

# Security & Fire Protection Policy Schedule

**Policy Number:** 10003492SF      Policy Wording Reference: SF170121

**Period of Insurance:** From: 06/07/2023      To: 05/07/2024  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 06/07/2023      Date Issued: 03/07/2023

Reason for Issue: Renewal

## Contract Parties

**Insured:** Mr Richard Baker  
**Trading Name(s):** Fire Check UK  
Including Subsidiary Companies: None

Address: 32 Taylor Crescent  
Chesterfield  
S41 0HR  
United Kingdom

Business Description: Installation, Maintenance, Servicing and Supply of Fire Alarms, Portable Fire Extinguishers, Fixed Fire Extinguishers, Electrical Contracting, Fire Safety Training and Risk Assessments

**Insurer:** QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD  
Tel: +32 2 504 82 11      Fax: +32 2 504 82 00

## Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)  
For wording changes please see the [Notice of Change](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR  
Tel: 01179 300 100      Email: [info@ssr.co.uk](mailto:info@ssr.co.uk)

In line with the Product Intervention and Product Governance Sourcebook we are required to monitor fair product value and we require any material earnings above your commission paid under this transaction to be disclosed.

## Claim Notification

Legal Expenses: DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol

BS1 6NH.

Tel: +44 (0) 344 893 0859

email: [newclaims@das.co.uk](mailto:newclaims@das.co.uk)

Also refer to the Helplines

All Other Sections:

Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR

Tel: +44 (0)117 930 0100

email: [claims@ssr.co.uk](mailto:claims@ssr.co.uk)

<b>Section:</b>	<b>Employers' Liability</b>	<b>Insured</b>
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	<b>Limits of indemnity</b>	
<b>Employers' Liability</b>	£10,000,000	Any one occurrence
Including <b>sub-limits of indemnity</b> for:		
Manslaughter <b>defence costs</b>	£1,000,000	Aggregate (for both <b>defence costs</b> and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America
Claims jurisdiction:		Worldwide excluding North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
<b>Section Excess(es):</b>	<b>Amount</b>	
Excess	Not Applicable	
<b>Section subject to declaration adjustment:</b>		No

<b>Section:</b>	<b>Public and Products (including inefficacy) Liability</b>	<b>Insured</b>
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	<b>Limits of indemnity</b>	
<b>Public Liability</b>	£5,000,000	Any one occurrence
Including <b>sub-limits of indemnity</b> for:		
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate
Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including <b>defence costs</b>
Data protection	£500,000	Any one occurrence and in the aggregate including <b>defence costs</b>
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including <b>defence costs</b>
Financial loss (excluding products)	£5,000,000	Any one occurrence and in the aggregate including <b>defence costs</b>
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter <b>defence costs</b>	£1,000,000	Any one prosecution and in the aggregate (for both <b>defence costs</b> and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

**Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)**

Minimum limit of indemnity to be held by subcontractors	£5,000,000	Any one occurrence
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**Optional Extensions:**

	<b>Sub-limits of indemnity</b>
Asbestos limited materials buyback	Not Selected
Damage to that part worked upon - customers' premises	Not Selected
Fidelity bonding any one employee and series limit (arising from one source or cause)	Not Selected
Financial loss (Including products)	Not Selected
Loss of extinguishant in fixed fire extinguishers	Not Selected
Loss of keys	Not Selected
Misuse of telephones any one employee and series limit (arising from one source or cause)	Not Selected
North America products	Not Selected
Products and workmanship (rectifying defective work or defective products following injury or damage)	Not Selected
Use of heat away	Not Selected
Loss of metered water	Not Selected
Temporary removal of customers' property for cleaning or treatment	Not Selected
Trace and access	Not Selected
Use of firearms, shotguns or air guns	Not Selected

**Section Excesses:**

	<b>Amount</b>	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on <b>Server rooms and data centres</b>	£2,500	Any one occurrence
Guarding in or on building sites, car compounds or open cast mines	£1,000	Any one occurrence
Work on or involving sprinklers and wet risers	£2,500	Any one occurrence
Work resulting in escape of water	£1,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Financial loss (excluding products)	£500	Any one claim
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence



Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

**Optional Extensions Excess(es):**

**Amount**

Territorial limits: Worldwide but excluding manual work in North America

Claim jurisdiction: Worldwide but excluding manual work in North America

Policy Law and Jurisdiction: The law of that part of the United Kingdom where the head office of the insured is located

**Section subject to declaration adjustment:** No

<b>Section:</b>	<b>Directors' and Officers' Liability</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Professional Indemnity</b>	<b>Insured</b>
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	<b>Limit of indemnity</b>	
<b>Professional Indemnity</b>	£100,000	Any one claim and in the aggregate including defence costs
Including <b>sub-limits of indemnity</b> for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate
Retroactive date:		As per General Definitions - Retroactive Date
<b>Policy Condition: Subcontractors insurance check (refer to section for full details)</b>		
Minimum limit to be held by subcontractors	£100,000	Any one claim and in the aggregate including defence costs
<b>Optional Extensions:</b>		
<b>Sub-limits of indemnity</b>		
Accidental asbestos discovery	Not Insured	Any one claim and in the aggregate including defence costs
Asbestos limited material buyback including accidental discovery	Not Insured	Any one claim and in the aggregate including defence costs
<b>Section Excess(es):</b>		
<b>Amount</b>		
Professional Indemnity	£2,500	Any one <b>claim including defence costs</b>
Professional indemnity: loss of documents	£250	Any one <b>claim including defence costs</b>
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
<b>Section subject to declaration adjustment:</b>		No

<b>Section:</b>	<b>Legal Expenses</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Property All Risks</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Floating Contents</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Business Interruption All Risks</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Contract Works</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Fidelity Guarantee</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Terrorism</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Personal Accident</b>	<b>Not Insured</b>
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# Security & Fire Protection Policy Schedule

**Insured:** Mr Richard Baker  
**Trading Name(s):** Fire Check UK  
Including Subsidiary Companies: None

## Premium Breakdown

Employer's Liability	£150.00
Public and Products Liability (including inefficacy)	£204.00
Professional Indemnity	£149.99
Premium (excluding IPT)	£503.99
IPT/tax	£60.48
Total	£564.47



# Endorsements

This schedule sets out additional clauses that form part of the policy. The undernoted clauses amend the Section and/or clause stated and is each otherwise subject to the terms and conditions of this policy.

## Your specific endorsements:

Code	Endorsement Wording
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**Excluded cover - building cladding systems**

**Section - Professional Indemnity**

Cover in respect of Section - Professional Indemnity excludes any and all activities or advice relating to building cladding systems including the completion or agreement of EWS1 forms.

**Definition**

For the purpose of this endorsement cladding shall mean;

Any **aluminium composite panels** (and any associated core/filler and insulation material) and/or any **equivalent external wall systems** (and any associated core/filler and insulation material).

Furthermore and for the purpose of this endorsement, the following definitions will apply:

**Aluminium composite panels** means aluminium composite material including rainscreen cladding.

**Equivalent external wall systems** means those external wall systems used for the same or similar purposes as aluminium composite panels.

Clause: 90307 170121

**Excluded cover - building cladding systems**

**Section - Public and Products (including Inefficacy) Liability**

Cover in respect of Section - Public and Products (including Inefficacy) Liability excludes any and all activities or advice relating to building cladding systems including the completion or agreement of EWS1 forms.

For the purpose of this endorsement Cladding shall mean;

Any **aluminium composite panels** (and any associated core/filler and insulation material) and/or any **equivalent external wall systems** (and any associated core/filler and insulation material).

Furthermore and for the purpose of this endorsement, the following definitions will apply:

**Aluminium composite panels** means aluminium composite material including rainscreen cladding.

**Equivalent external wall systems** means those external wall systems used for the same or similar purposes as **aluminium composite panels**.

Clause: 90253 170121