# Security & Fire Protection Policy Schedule

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|---|---|---|---|
| **Policy Number:** | 10001184SF | Policy Wording Reference: | sf070525 |
| **Period of Insurance:** | From: 30/03/2026 | To: | 29/03/2027 |
| | both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon. | | |
| Effective From: | 30/03/2026 | Date Issued: | 03/03/2026 |
| Reason for Issue: | Renewal | | |

**Contract Parties**

| | |
|---|---|
| **Insured:** | United Technologies 24 Ltd |
| Including Subsidiary Companies: | None |
| Address: | Springfield House<br>Sandling Road<br>Maidstone<br>ME14 4LP<br>United Kingdom |
| Business Description: | Installation, servicing & maintenance of fire & intruder alarms, CCTV & access control & door entry systems & Refuge alarm systems, accessible WC alarm systems and Public Address systems |
| **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<br>Tel: +44 (0)20 7105 400 |
| | Where Legal Expenses is included the insurer for this section is ARAG Legal Expenses Insurance Company Limited. |

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

All cover is as detailed on the Summary of Cover and Policy Wording

| | |
|---|---|
| Coverholder Name: | Sutton Specialist Risks Ltd (Bristol) |
| Coverholder Address: | Bull Wharf, Redcliff Street, Bristol BS1 6QR<br>Tel: 01179 300 100 Email: 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: | ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW<br>Tel: +44 (0) 330 303 1955 email: newclaims@arag.co.uk<br>Also refer to the Helplines |
| All Other Sections: | Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR<br>Tel: +44 (0)117 930 0100 email: claims@ssr.co.uk |

In the event of a claim, please notify your agent.

| Section: | Employers' Liability | Insured |
|---|---|---|

| | Limits of indemnity | |
|---|---|---|
| **Employers' Liability** | £10,000,000 | Any one occurrence |
| Including **sub-limits of indemnity** for: | | |
| Manslaughter **defence costs** | £1,000,000 | Aggregate (for both **defence costs** 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 |

| **Section Excess(es):** | **Amount** |
|---|---|
| Excess | Not Applicable |

**Section subject to declaration adjustment:** No

| Section: | Public and Products (including inefficacy) Liability | Insured |
|---|---|---|

| | Limits of indemnity | |
|---|---|---|
| **Public Liability** | £5,000,000 | Any one occurrence |
| Including **sub-limits of indemnity** 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 **defence costs** |
| Data protection | £500,000 | Any one occurrence and in the aggregate including **defence costs** |
| Environmental statutory liability | £1,000,000 | Any one occurrence and in the aggregate including **defence costs** |
| Financial loss (excluding products) | £5,000,000 | Any one occurrence and in the aggregate including **defence costs** |
| Legionella | £1,000,000 | Any one claim and in the aggregate |
| Manslaughter **defence costs** | £1,000,000 | Any one prosecution and in the aggregate (for both **defence costs** 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 | £2,000,000 | Any one occurrence |

| **Optional Extensions:** | **Sub-limits of indemnity** | |
|---|---|---|
| Asbestos limited materials buyback | Not Selected | |
| Damage to that part worked upon - customers' premises | £1,000,000 | Any one occurrence |
| 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) | £5,000,000 | Any one occurrence and in the aggregate including **defence costs** |
| 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:** | **Amount** | |
|---|---|---|
| Asbestos accidental discovery | £5,000 | Each and every claimant |
| Work in or on **Server rooms and data centres** | £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** | |
|---|---|---|
| Damage to that part worked upon – Customers' premises additional buyback | £500 | Each and every claimant |
| Products and workmanship (rectifying defective work or defective products following injury or damage) | £250 | Any one occurrence |

| | |
|---|---|
| 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 |

| Section: | Directors' and Officers' Liability | Insured |
|---|---|---|

| | Limit of indemnity | |
|---|---|---|
| **Directors' and Officer's Liability** | £100,000 | Any one **claim** and in the aggregate including **defence costs** |
| Including **sub-limits of indemnity** for: | | |
| Pollution | £100,000 | Any one **claim** and in the aggregate including **defence costs** |
| Continuous cover date | 30/03/2020 | |

| **Section Excess(es):** | **Amount** | |
|---|---|---|
| Retention | £0 | Any one **claim** |

| | |
|---|---|
| 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 |

| Section: | Professional Indemnity | Insured |
|---|---|---|
| | **Limit of indemnity** | |
| **Professional Indemnity** | £100,000 | Any one claim and in the aggregate including defence costs |
| Including **sub-limits of indemnity** 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: | | 30/03/2020 |
| **Policy Condition: Subcontractors insurance check (refer to section for full details)** | | |
| Minimum limit to be held by subcontractors | £100,000 | Any one claim and in the aggregate including defence costs |
| **Optional Extensions:** | **Sub-limits of indemnity** | |
| 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 |
| **Section Excess(es):** | **Amount** | |
| Professional Indemnity | £2,500 | Any one **claim including defence costs** |
| Professional indemnity: loss of documents | £250 | Any one **claim including defence costs** |
| 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 |
| **Section subject to declaration adjustment:** | | No |

| Section: | Cyber and Data Security | Not Insured |
|---|---|---|

| Section: | Legal Expenses | Not Insured |
|---|---|---|

| Section: | Property All Risks | Insured |
|---|---|---|

**Premises** **Springfield House, Sandling Road, Maidstone, ME14 4LP, United Kingdom**

| Contents Property Insured | Declared value | Uplift | Sum insured |
|---|---|---|---|
| Stock | £20,000 | 15% | £23,000 |
| Electronic business equipment and computers | | | Not Selected |
| Non-ferrous metals | | | Not Selected |
| Goods in transit | | | Not Selected |
| Portable electronic business equipment | £2,000 | 15% | £2,300 |
| Portable tools | £2,000 | 15% | £2,300 |
| Stock away from the premises | | | Not Selected |
| Machinery, plant and all other contents (including Tenant's Improvements) | £7,500 | 15% | £8,625 |
| Rent payable | | | Not Selected |
| **Total Contents** | £31,500 | | £36,225 |

**Buildings** Not Selected

| Ancillary Coverage | Sub-Limit | |
|---|---|---|
| Breakdown of electronic business equipment and computers | £50,000 | Any one occurrence and in the aggregate |
| Clothing and personal effects, any one person | £1,500 | Any one occurrence |
| Exhibitions and trade fairs | £10,000 | Any one occurrence |
| Glass | £2,500 | Any one occurrence |
| Metered water or gas loss | £10,000 | Any one occurrence |
| Personal accident assault - Death, total loss of use of one or more limbs, total loss of sight in one or both eyes and permanent total disablement | £25,000 | Any one occurrence & maximum payable any one person |
| Trace and access | £25,000 | Any one occurrence |
| Unauthorised use of electricity, gas or water | £25,000 | Any one occurrence |

| Money | Limit | |
|---|---|---|
| Non-negotiable money | £250,000 | Any one occurrence |
| Negotiable money, whilst on the premises during **business hours**, in transit or in a bank or night safe | £5,000 | Any one occurrence |
| Negotiable money, whilst on the premises outside **business hours** and contained in a locked safe | £1,500 | Any one occurrence |
| Negotiable money, whilst on the premises outside **business hours** and not contained in a locked safe | £500 | Any one occurrence |
| Negotiable money, whilst contained in the private residence of the **insured** or an authorised **employee** | £500 | Any one occurrence |
| Maximum negotiable money carryings per person in transit | £5,000 | |

**Optional Extensions:** **None selected**

| Section Excess(es): | Amount | |
|---|---|---|
| Stock | £250 | Any one occurrence |
| Portable electronic business equipment | £250 | Any one occurrence |
| Portable tools | £250 | Any one occurrence |
| Machinery, plant and all other contents (including Tenant's Improvements) | £250 | Any one occurrence |

| Territorial Limits: | |
|---|---|
| Stock | Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man |
| Portable electronic business equipment | Worldwide excluding North America |
| Portable tools | Worldwide excluding North America |
| Machinery, plant and all other contents (including Tenant's Improvements) | Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man |

## Section: Floating Contents — Not Insured

## Section: Business Interruption All Risks — Insured

| | Maximum indemnity period | Sum insured | |
|---|---|---|---|
| **Gross Profit / Estimated Gross Profit** | 12 | £50,000 | |
| Declaration linked condition | | | No |
| **Gross Revenue / Estimated Gross Revenue** | N/A | Not Selected | |
| **Rent Receivable** | N/A | Not Selected | |
| **Increased Cost of Working** | N/A | Not Selected | |
| **Additional Increased Cost of Working** | N/A | Not Selected | |
| **Outstanding Debit Balances** | | £150,000 | |

**Ancillary Coverage**

| | | |
|---|---|---|
| Closure (by Authority due to notifiable disease, vermin, defective sanitation, murder, suicide) | £100,000 | Any one occurrence |
| Contract sites (property at) | To the limit shown under Gross Profit / Gross Revenue / ICOW - whichever is greater | Any one occurrence |
| Customers (unspecified premises) | £100,000 or 10% of sum insured (whichever the greater) | Any one occurrence |
| Exhibition sites | As per sum insured | Any one occurrence |
| Prevention of access | £100,000 | Any one occurrence |
| Public utilities | £100,000 | Any one occurrence |
| Suppliers and storage sites (unspecified) | 10% of sum insured | Any one occurrence |

Territorial limits: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

**Section subject to declaration adjustment:** No

| | | |
|---|---|---|
| **Section:** | **Contract Works** | **Not Insured** |

| | | |
|---|---|---|
| **Section:** | **Fidelity Guarantee** | **Not Insured** |

| | | |
|---|---|---|
| **Section:** | **Terrorism** | **Not Insured** |

| | | |
|---|---|---|
| **Section:** | **Personal Accident** | **Not Insured** |

# Security & Fire Protection Policy Schedule

| | |
|---|---|
| **Insured:** | United Technologies 24 Ltd |
| **Trading Name(s):** | |
| Including Subsidiary Companies: | None |

## Premium Breakdown

| | |
|---|---|
| Employer's Liability | £508.04 |
| Public and Products Liability (including inefficacy and optional extensions listed below) | £1,225.36 |
| Damage to that part worked upon – Customers' premises additional buyback | £58.34 |
| Products and workmanship (rectifying defective work or defective products following injury or damage) | £58.20 |
| Professional Indemnity | £156.10 |
| Directors' and Officers' Liability | Included |
| Property All Risks - ME144LP | £500.30 |
| Business Interruption | £214.41 |
| Premium (excluding IPT) | £2,604.21 |
| IPT/tax | £312.50 |
| Total | £2,916.71 |

# 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 |
|---|---|
| 80008 | **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