

# Security & Fire Protection Policy Schedule

**Policy Number:** 10001184SF      Policy Wording Reference: sf090723

**Period of Insurance:** From: 30/03/2024      To: 29/03/2025  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 30/03/2024      Date Issued: 21/03/2024

Reason for Issue: Renewal

## Contract Parties

**Insured:** United Technologies 24 Ltd  
Including Subsidiary Companies: None

Address: Springfield House  
Sandling Road  
Maidstone  
ME14 4LP  
United Kingdom

Business Description: Installation, servicing & maintenance of fire & intruder alarms, CCTV & access control & door entry 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  
Tel: +44 (0)20 7105 400

Where Legal Expenses is included the insurer for this section is ARAG Plc on behalf of HDI Global Specialty SE.

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

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)  
For Legal Expenses provider and 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:

ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Tel: +44 (0) 330 303 1955      email: [newclaims@arag.co.uk](mailto:newclaims@arag.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)

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

<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	£2,000,000	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>Insured</b>
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<b>Directors' and Officer's Liability</b>	<b>Limit of indemnity</b>	
	£100,000	Any one <b>claim</b> and in the aggregate including <b>defence costs</b>
Including <b>sub-limits of indemnity</b> for:		
Pollution	£100,000	Any one <b>claim</b> and in the aggregate including <b>defence costs</b>
Continuous cover date	30/03/2020	
<b>Section Excess(es):</b>	<b>Amount</b>	
Retention	£0	Any one <b>claim</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:</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:		30/03/2020
<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>Insured</b>
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**Premises** **Springfield House, Sandling Road, Maidstone, ME14 4LP, United Kingdom**

<b>Contents Property Insured</b>	<b>Declared value</b>	<b>Uplift</b>	<b>Sum insured</b>
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
<b>Total Contents</b>	<b>£31,500</b>		<b>£36,225</b>

**Buildings** Not Selected

<b>Ancillary Coverage</b>	<b>Sub-Limit</b>	
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

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

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

<b>Section Excess(es):</b>	<b>Amount</b>	
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 on a 12-month basis
<b>Gross Profit / Estimated Gross Profit</b>	12	£50,000
Declaration linked condition		No
Percentage uplift to apply to the sum insured		133%
<b>Gross Revenue / Estimated Gross Revenue</b>	N/A	Not Selected
<b>Rent Receivable</b>	N/A	Not Selected
<b>Increased Cost of Working</b>	N/A	Not Selected
<b>Additional Increased Cost of Working</b>	N/A	Not Selected
<b>Outstanding Debit Balances</b>		£150,000
<b>Ancillary Coverage</b>		
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

<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:** United Technologies 24 Ltd  
**Trading Name(s):**  
Including Subsidiary Companies: None

## Premium Breakdown

Employer's Liability	£626.14
Public and Products Liability (including inefficacy)	£1,517.54
Professional Indemnity	£133.80
Directors' and Officers' Liability	Included
Property All Risks - ME144LP	£404.25
Business Interruption	£173.25
Premium (excluding IPT)	£2,854.99
IPT/tax	£342.60
Total	£3,197.59

## 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	<b>Excluded cover - building cladding systems</b>

#### 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