

Security & Fire Protection Policy Schedule

Policy Number: 10001184SF Policy Wording Reference: SF011221

Period of Insurance: From: 30/03/2023 To: 29/03/2024
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 30/03/2023 Date Issued: 16/03/2023

Reason for Issue: Renewal

Contract Parties

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

Address: Springfield House
Sandling Road
Maidstone
Kent
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: +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

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

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

Section:	Employers' Liability	Insured
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	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
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	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
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Optional Extensions:

	Sub-limits of indemnity
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:

	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

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
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Directors' and Officer's Liability	Limit of indemnity £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
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	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):		
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:	Legal Expenses	Not Insured
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Section:	Property All Risks	Insured
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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 on a 12-month basis
Gross Profit / Estimated Gross Profit	12	£50,000
Declaration linked condition		No
Percentage uplift to apply to the sum insured		133%
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
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Section:	Fidelity Guarantee	Not Insured
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Section:	Terrorism	Not Insured
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Section:	Personal Accident	Not Insured
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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	£584.22
Public and Products Liability (including inefficacy)	£1,270.50
Professional Indemnity	£133.80
Directors' and Officers' Liability	Included
Property All Risks - ME14 4LP	£367.50
Business Interruption	£157.50
Premium (excluding IPT)	£2,513.52
IPT/tax	£301.63
Total	£2,815.15

Endorsements

Not applicable