



QBE European Operations Suttons Security and Fire Protection Insurance Schedule

Policy Number: Y039754 **Policy Wording Reference:** PSSR120816
Period of Insurance: **From:** 30/11/2017 **To:** 29/11/2018
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.
Effective From: 30/11/2017 **Date Issued:** 28/11/2017
Reason for Issue: Renewal

Contract Parties

Insurer: QBE Insurance (Europe) 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: Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 4000 Fax: + 44 (0) 20 7105 4019
Insured: Snowdonia Fire Protection Ltd &/or Bayline Security Systems Ltd
Address: The Old Smithy , Waunfawr , Nr Caernarfon , LL55 4YB
Subsidiary Companies: Security Systems Ltd , Sentry Security
Business: Installation and maintenance of fire & intruder alarms, emergency lighting, fire extinguishers, signage, intumescent fire protection strips, nurse call systems, CCTV and access control systems. Fire risk assessments. Installation, servicing and maintenance of sprinkler and wet and dry riser systems. Installation and maintenance of gates & barriers automation.

Contact Details

Broker Name: Sutton Specialist Risks Ltd (Bristol)
Broker Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Fax: 01179 279 200
Broker Account: SUTT0108 Ref: SECURITY
Issue Office: 2 College Square, Anchor Road, Bristol, BS1 5UE
Tel: + 44 (0) 0117 910 6800 Fax: + 44 (0) 0117 910 6901
Claim Notification: For all **insured sections** except for **insured section H** please contact:
Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol BS1 6QR.
Tel: + 44 (0)117 930 0100 Fax: + 44 (0)117 927 9200
For **insured section H** please contact:
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: + 44 0117 9330696
E-mail: newclaims@das.co.uk

Complaints: Customer Relations
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 5988 Tel: + 44 (0) 20 7105 4032
Email: CustomerRelations@uk.qbe.com
Where the **insurer** is or includes a Lloyd's syndicate policyholders may also be eligible to complain to:
The Policyholder and Market Assistance Department at Lloyd's, Fidentia House, Walter Burke Way,
Chatham Maritime, Kent ME4 4RN, telephone 020 7327 5693, e-mail complaints@lloyds.com.
If you are an eligible complainant and the matter has not been resolved to your satisfaction you may
contact: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
A summary of the **insurer's** complaint handling procedure is available on request and will also be
provided to you when acknowledging a complaint.



Section		Limit of indemnity
A - Employers' Liability	INSURED	GBP 10,000,000 Any one occurrence
Section A premium subject to adjustment:		Yes

Section		Limit of indemnity
B - Public and Products (including inefficacy) liability	INSURED	GBP 1,000,000 Any one occurrence and in the aggregate for products and or pollution
Section B premium subject to adjustment:		Yes

Section		Sum Insured
C - Property	NOT INSURED	
Property Insured		
Buildings	Day 1 Operative: Percentage Uplift 15%	Declared Value: GBP N/A GBP N/A
Contents	Day 1 Operative: Percentage Uplift 15%	Declared Value: GBP N/A GBP N/A
Rent		GBP N/A
Total		GBP N/A

Section		Sum Insured
D - Business Interruption	NOT INSURED	
Item 1 Estimated Gross profit		GBP N/A
Item 2 Estimated Gross revenue		GBP N/A
Item 3 Increased cost of working		GBP N/A
Item 4 Additional Increased cost of working		GBP N/A
Item 5 Rent receivable		GBP N/A
Item 6 Outstanding debit balances		GBP N/A
Premium subject to adjustment		No

Section		Limit of indemnity
E - Contract Works	NOT INSURED	
Contract Works		GBP N/A
Temporary Buildings, Plant and all other contents		GBP N/A
Hired-in Plant and Equipment		GBP N/A
Personal Effects and Tools		GBP N/A
Section E premium subject to adjustment:		Yes



Section		Limit of indemnity	
F - Professional indemnity	INSURED	GBP 2,000,000	any one claim and in the aggregate during the period of insurance
Retroactive date		05/11/2010	
Jurisdiction:		Worldwide excluding North America	

Section		Sum Insured	
G - Terrorism	NOT INSURED	GBP	N/A
All property specified under Sections C, D and E			

Section		Limit of indemnity	
H - Legal expenses	NOT INSURED	GBP	N/A each and every claim arising from the same originating incident
All Standard Clauses (Insured incidents)			

Section		Limit of indemnity	
I - Directors and Officers Liability	NOT INSURED	GBP	N/A
Continuous cover date:		N/A	

Section		Limit of indemnity	
J - Fidelity Guarantee	NOT INSURED	GBP	N/A



Payment Details		
Annual Policy Premium excluding insured section G - Terrorism insurance IPT/tax	GBP GBP	
Annual Policy Premium for insured section G - Terrorism insurance IPT/tax	GBP GBP	Not Requested Not Requested
Premium payable by this transaction excluding insured section G - Terrorism insurance IPT/tax	GBP GBP	
Premium payable by this transaction for insured section G - Terrorism insurance IPT/tax	GBP GBP	Not Requested Not Requested
Total payable	GBP	

Signed on behalf of QBE Insurance (Europe) Limited (Authorised Insurer)



QBE European Operations Endorsement Schedule

Policy Number: Y039754

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

Where only a code is shown please refer to your policy booklet for the full terms of the endorsement.

Optional Endorsements

Code	Endorsement
2	Section B – Loss of keys extension
	<p>SSRELT Employers' Liability Tracing Office</p> <p>General Conditions</p> <p>The following condition is added to and forms part of this policy.</p> <p>Where we provide an indemnity under the Employers' Liability (Compulsory Insurance) Regulations 1998, we are required by regulation to maintain a database of all the companies and subsidiary companies covered by such insurance. QBE supports and will add details of all company names to the Employers' Liability Tracing Office database.</p> <p>Accordingly it is a condition of this insurance that you undertake to supply full details (as required by the Employers' Liability Tracing Office) of the company and all subsidiary companies to QBE at inception of this policy and promptly thereafter following acquisition or disposal of any subsidiary company.</p> <p>Clause: SSRELT010111-ZC</p>
	<p>SSRHLC Hazardous locations</p> <p>Clauses 3, 23 and 18 - Exclusions to Sections A, B and F</p> <p>Notwithstanding exclusions 3; 23 and 18 to Sections A, B and F respectively the insurer agrees to indemnify the insured in respect of work carried out at the following hazardous site(s) and any exclusive words appearing in Exclusions 3, 23 or 18 to Sections A, B and F respectively are deleted and of no effect:</p> <p>Magnox Electric Ltd, Trawsfynydd Site, Trawsfynydd, Gwynedd, LL41 4DT First Hydro Company, Electric Mountain, Llanberis, Gwynedd, LL55 4UR First Hydro Company, Ffestiniog Hydro Power Station, Tanygrisiau, Gwynedd, LL41 3TP BAE Systems, HST Ltd, Training Building, RAF Valley, Holyhead, Isle of Anglesey, LL65 3NY</p> <p>Clause: SSRHLC020110-ZE</p>
	<p>SSR - Bodily injury whilst training</p> <p>Exclusions to insured section F – Professional indemnity</p> <p>We will not pay damages or costs in respect of bodily injury sustained within a training environment.</p> <p>Clause: SSRWTE010110-FE</p>

