



QBE European Operations Suttons Security and Fire Protection Insurance Schedule

Policy Number: Y030169QBE0113A **Policy Wording Reference:** PSSR010810
Period of Insurance: **From:** 6 March 2013 **To:** 5 March 2014 both days inclusive Greenwich Mean Time and for such further periods as may be agreed upon.
Effective From: 6 March 2013 **Date Issued:** 18 March 2013
Issue Number: 000
Reason for Issue: Renewal

Contract Parties

Insurer: QBE Insurance (Europe) Limited
(registered in England number 1761561; Home State - United Kingdom. Authorised and regulated by the Financial Services 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 4032

Insured: City Fire & Electrical Services Ltd

Address: Aston Cross Business Park, 50 Rocky Lane, Aston, Birmingham, W Midlands, B6 5RQ

Subsidiary Companies: None

Business: Installation & maintenance of fire alarms, access control systems, nurse call alarms, locks & safes, emergency lighting, fixed fire extinguishers and watermist suppression systems. General electrical contracting.

Contact Details

Broker Name: Sutton Specialist Risks Ltd (Bristol)

Broker Address: 31 Great George Street, Bristol, BS1 5QD
Tel: 01179 300 100 Fax: 01179 279 200

Broker Account: SUTT0108 Ref: SECURITY

Issue Office: 3 Temple Back East, Bristol, BS1 6DZ
Tel: + 44 (0) 117 910 6900 Fax: + 44 (0) 117 910 6901



Claim Notification:

For all **insured sections** except for **insured section H** please contact:
Sutton Specialist Risks Ltd
31 Great George Street, Bristol BS1 5QD.
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:

For all **insured sections** except for **insured section H** please contact:
Sutton Specialist Risks Ltd
31 Great George Street, Bristol BS1 5QD,
Tel: +44(0)117 930 0100, Fax:+44 (0)117 927 9200.
E-mail: info@ssrb.co.uk

For **insured section H** please contact:
DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: +44 (0) 117 934 0066, fax +44 (0) 117 934 2109
E-mail: customerrelations@das.co.uk

If an eligible complainant and the matter has not been resolved to your satisfaction you may contact:
The Financial Ombudsman Service, South Quay Plaza 2, 183 Marsh Wall, Docklands, 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 5,000,000 any one occurrence and in the aggregate for products and or pollution
Section B premium subject to adjustment:		Yes

Section		Sum Insured
C - Property	INSURED	
Premises: Aston Cross Business Park, 50 Rocky Lane, Aston, B6 5RQ		
Property insured		
Buildings:		GBP N/A
Contents Day 1 operative: percentage uplift 15%	Declared value:	GBP 46,600 GBP 53,590
Rent		GBP N/A
Container Day 1 operative: percentage uplift 15%	Declared value:	GBP 2,000 GBP 2,300
Stock in container Day 1 operative: percentage uplift 15%	Declared value:	GBP 5,000 GBP 5,750
Total		GBP 61,640

Section		Sum Insured
D - Business Interruption	INSURED	
Item 1 Estimated Gross profit		GBP N/A
Item 2 Estimated Gross revenue		GBP N/A
Item 3 Increased cost of working		GBP 25,000
Maximum indemnity period		12 Months
Item 4 Additional Increased cost of working		GBP N/A
Item 5 Rent receivable		GBP N/A
Item 6 Outstanding debit balances		GBP 150,000
Premium subject to adjustment		NO



Section		Limit of liability	
E - Contract Works	NOT INSURED		
Contract Works		GBP	N/A
Temporary Buildings, Plant and other Property		GBP	N/A
Hired-in Plant and Equipment		GBP	N/A
Personal Effects and Tools		GBP	N/A

Section		Limit of indemnity	
F - Professional Indemnity	INSURED	GBP	100,000 any one claim and in the aggregate during the period of insurance
Retroactive date	6th March 2010		
Jurisdiction:	Worldwide excluding North America		

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

Section		Limit of liability	
H - Legal expenses	NOT INSURED		
All Standard Clauses (Insured incidents)		GBP	N/A

Insured section		Limit of Indemnity	
I - Directors and Officers Liability	INSURED	GBP	100,000 in the aggregate including defence costs and expenses
Continuous cover date:	6 March 2010		

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



Payment Details

Annual Policy Premium excluding insured section G - Terrorism insurance	GBP	4,640.55
IPT/tax	GBP	278.44
Annual Policy Premium insured section G - Terrorism insurance	GBP	0.00
IPT/tax	GBP	0.00
Premium payable by this transaction excluding insured section G - Terrorism insurance	GBP	4,640.55
IPT/tax	GBP	278.44
Premium payable by this transaction for insured section G - Terrorism insurance	GBP	0.00
IPT/tax	GBP	0.00
Total payable	GBP	4,918.99
Premium payment date	6th May 2013	

Signed on behalf of the insurer.



QBE European Operations Endorsement Schedule

Policy Number: Y030169QBE0113A

Period of Insurance: **From:** 6 March 2013 **To:** 5 March 2014 both days inclusive Greenwich Mean Time and for such further periods as may be agreed upon.

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

SSRALI Amended limit specified cover - Public and products

Insured section B

Solely in relation to insured section B – Public and Products (including inefficacy) Liability the **limit of indemnity** specified in **your** schedule is amended to GBP1,000,000 any one occurrence but only in respect of liability arising from:

Watermist suppression systems

Clause SSRALI010109-BI

SSRELT Employers' Liability Tracing Office

General Conditions

The following condition is added to and forms part of this policy.

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.

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.

Clause: SSRELT010111-ZC



SSRSPA Location specific security protection level A

Section C - Cover clause, Security

Solely in respect of the specified **premises** below, the insurance granted by Section C of this policy is subject to the following protections being fitted at each **premises** and operating effectively whenever the buildings are unoccupied or closed for **business**.

Specified premises

Aston Cross Business Park, 50 Rocky Lane, Aston, B6 5RQ

1. External doors
All doors and frames must be of sound construction and in good condition. Frames must be also securely fixed to the fabric of the building.
 - a) Metal/Aluminium/UPVC framed glazed doors to be secured by a proprietary cylinder mortise lock.
 - b) Armoured Plate doors to be secured by manufacturer's locks as supplied.
 - c) Roller shutters, sliding or concertina doors, up and over doors and loading bay doors to be secured by:
 - i) a steel locking bar secured by a close shackle padlock with a minimum of five levers; or
 - ii) proprietary/manufacturers guide mounted locking system or hook bolt.
 - d) Any door officially designated a fire exit by the Authorities to be fitted with hinge bolts top and bottom and any additional locks approved by the local Fire Officer.
 - e) All other doors, wicket gates, trap doors and hatches to be secured by either:
 - i) a mortise deadlock with a minimum of five levers conforming to BS3621 (1980) standard (or superior) and a boxed steel striking plate; or
 - ii) an automatic deadlocking rim lock conforming to BS3621(1980) standard; or
 - iii) a steel locking bar secured by a close shackle padlock with a minimum of five levers unless the door is the final exit door, barrel bolts of at least 150mm length, mortise rack bolts or flush bolts must be fitted top and bottom to each leaf.
2. Windows
All opening ground floor, basement and easily accessible upper storey windows and skylights to be secured by proprietary key operated window locks unless protected by internal or external bars, grilles or weld mesh.

Clause: **SSRSPA010109-CC**

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

Optional Endorsements

Code	Endorsement
3	Section B - Financial Loss (Including Products) Extension
4	Section B - Loss of Gas in Fixed Fire Extinguishers