



## Security and Fire Protection Insurance Schedule

**Policy Number:** Y039754 **Policy Wording Reference:** PSSR010119

**Period of Insurance:** **From:** 30/11/2020 **To:** 29/11/2021  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

**Effective From:** 30/11/2020 **Date Issued:** 24/11/2020

**Reason for Issue:** Renewal

### Contract Parties

**Insurer:** QBE Europe SA/NV, a Belgian incorporated insurance company, VAT BE 0690.537.456; Home State – Belgium. Authorised by the National Bank of Belgium (de Berlaimontlaan 14 Boulevard de Berlaimont, 1000 Brussels, Belgium) under licence number 3093.

**Registered Address:** Regentlaan 37 Boulevard du Régent, 1000 Brussels, Belgium  
Tel: 32 2 504 82 11 Fax: 32 2 504 82 00

**Insured:** Snowdonia Fire Protection Ltd &/or Bayline Security Systems Ltd

**Address:** The Old Smithy , Waunfawr , Nr Caernarfon , LL55 4YB

**Subsidiary Companies:** 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 Email : [info@ssr.co.uk](mailto:info@ssr.co.uk)

**Broker Account:** SUTT0108 Ref: SECURITY

**Issue Office:** Bull Wharf, Redcliff Street, Bristol BS1 6QR  
Tel: 0117 9300 100 Email : [info@ssr.co.uk](mailto:info@ssr.co.uk)

**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 Email : [claims@ssr.co.uk](mailto:claims@ssr.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 0117 9330696 Email : [newclaims@das.co.uk](mailto: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](mailto: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](mailto: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.



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

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

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

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

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



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

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

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

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

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



**Payment Details**

Annual Policy Premium excluding <b>insured section G</b> - Terrorism insurance	GBP	18,407.12
IPT/tax	GBP	2,208.85
Annual Policy Premium for <b>insured section G</b> - Terrorism insurance	GBP	Not Requested
IPT/tax	GBP	Not Requested
Premium payable by this transaction excluding <b>insured section G</b> - Terrorism insurance	GBP	18,407.12
IPT/tax	GBP	2,208.85
Premium payable by this transaction for <b>insured section G</b> - Terrorism insurance	GBP	Not Requested
IPT/tax	GBP	Not Requested
<b>Total payable</b>	GBP	20,615.97

Signed on behalf of QBE Europe SA/NV

A handwritten signature in black ink, appearing to read 'R. By' with a stylized flourish at the end.



## Endorsement Schedule

**Policy Number:** Y039754

**Period of Insurance:** **From:** 30/11/2020 **To:** 29/11/2021  
 both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

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><b>SSRHLC Hazardous locations</b></p> <p><b>Clauses 3, 23 and 18 - Exclusions to Sections A, B and F</b></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><b>SSR - Bodily injury whilst training</b></p> <p><b>Exclusions to insured section F – Professional indemnity</b></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>
	<p><b>SSRPIA Sub-contractors professional indemnity in the aggregate</b></p> <p><b>Insured Section F</b></p> <p>Section F to this policy excludes liability arising from or caused by specified professional activities, undertaken on your behalf in the course of the business by sub-contractors or consultants unless you have obtained evidence that all such sub-contractors or consultants hold and maintain their own Professional Indemnity Insurance providing a limit of indemnity of no less than GBP2,000,000 in the aggregate during any one period of insurance and inclusive of costs.</p> <p>Clause: SSRPIA010109</p>
	<p><b>SSRACI Associated companies - Insured section F</b></p> <p>The <b>insurer</b> will have no liability under this Section F in respect of any claim or loss brought or maintained by or on behalf of:</p> <p>a) any <b>insured</b> or any <b>subsidiary</b> of the <b>insured</b>; or            b) any firm, partnership or entity in which the <b>insured</b> or any director or partner of the <b>insured</b> has a financial or executive interest; provided that this exclusion shall not apply to such <b>claims</b> originating from an independent third party.</p> <p>For the purposes of this endorsement the following definitions apply:</p> <p>Claim(s) shall mean:</p> <p>a) the receipt by the <b>insured</b> of any written or verbal notice of demand for compensation made by a third party</p>



against the **insured**;

b) any writ, statement of claim, claim form, summons, application or other originating legal or arbitral process, cross-claim, counterclaim or third or similar party notice served upon the **insured. Subsidiary** shall mean any company in respect of which the **insured** (either directly or indirectly through one or more of its subsidiary companies):

- i) controls the composition of the board of directors; or
- ii) controls more than half the voting power; or
- iii) holds more than half the issued share capital.

Clause: SSRACI010109-FE