



## QBE European Operations Excess Liability Insurance (B) Schedule

**Policy Number:** X59076120 **Policy Wording Reference:** PLRX120816  
**Period of Insurance:** **From:** 30/11/2018 **To:** 29/11/2019  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.  
**Effective From:** 30/11/2018 **Date Issued:** 27/11/2018  
**Reason for Issue:** New Business

### Contract Parties

**Insurer:** QBE Casualty Syndicate 386 managed by QBE Underwriting Limited (company number 01035198, Home State - **United Kingdom**. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority registration number 204858)  
**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:** None  
**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: XSSR  
**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** 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  
E-mail: [claims@ssr.co.uk](mailto:claims@ssr.co.uk)  
**Complaints:** Customer Relations  
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD  
Tel: + 44 (0) 20 7105 5988  
Email: [CustomerRelations@uk.qbe.com](mailto:CustomerRelations@uk.qbe.com)  
Where the **insurer** is or includes a Lloyd's syndicate, you may also be eligible to complain to:  
Lloyd's Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN  
Tel: + 44 (0) 20 7327 5693  
Email [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  
Tel: + 44 (0) 300 123 9 123 or + 44 (0) 800 023 4567  
Website: <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>  
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>Insured Section</b>	
<b>Excess liability insurance</b>	<b>INSURED</b>
	<b>Limit of indemnity by this insurance</b>
	GBP 5,000,000 any one occurrence but in the aggregate
	GBP 5,000,000 for liability arising from both products and pollution
	<b>Limit of indemnity</b>
<b>Underlying insurances</b>	Insurer and policy number
	As stated in the primary policy but in the aggregate for liability arising from both products and pollution
Primary insurance policy:	QBE - Y039754
First excess of loss policy:	AXA XL - SE0281541
<b>Total underlying insurance limit of indemnity</b>	GBP 5,000,000

<b>Payment Details</b>	
Annual Policy Premium	GBP 2,000.00
IPT/tax	GBP 240.00
Premium payable by this transaction	GBP 2,000.00
IPT/tax	GBP 240.00
<b>Total payable</b>	GBP 2,240.00
<b>Premium Payment Date</b>	30 days from Inception

Signed on behalf of the insurer.



## QBE European Operations Endorsement Schedule

**Policy Number:** X59076120

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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 undernoted clauses amend the **insured section** and / or clause stated and each is otherwise subject to the terms and conditions of this **policy**. Each endorsement will override any conflicting term in the **policy** and each is subject otherwise to the **policy** exclusions, general exclusion, terms, conditions and definitions.

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

### Operative Endorsements

Code	Endorsement
	<p><b>Exclusions: Design and specification irrespective of a fee being charged</b></p> <p><b>Clause 2.4; Excess liability limitations and exclusions</b></p> <p>The following clause is inserted under clause 2.4 to this policy:</p> <p>2.4 Design and specification irrespective of a fee being charged</p> <p>liabilities arising from or contributed to by designs, plans, specifications, formulae, surveys, directions or advice prepared or given by the insured, irrespective of whether a fee is charged, other than in connection with the insured's products.</p> <p>Clause: LRXPIT010208-AE</p>
	<p><b>Exclusion: Professional Services</b></p> <p><b>The following exclusion forms part of the 'Exclusions' section of the policy:</b></p> <p>The insured sections exclude and do not cover liability arising out of or from the provision of any professional services including but not limited to advice, design, plans, specifications, formulae, surveys or directions prepared or given by the insured or any other party entitled to indemnity under this policy but this shall not exclude such liability arising in conjunction with products supplied.</p> <p>Clause: ZZGPPS010118</p>
	<p><b>Condition: No Proportionate Reduction in Underlying Limit of Indemnity</b></p> <p><b>The following condition is added to and is incorporated into this policy.</b></p> <p>The insurer's liability shall be unaffected by any reduced paid or payable claims amount arising from an insurer on the underlying insurance exercising any proportionate remedy and the insurer shall not be liable under this policy until the full limit of indemnity of the underlying insurance has been exhausted without taking into account any such proportionate claims amount.</p> <p>Clause: ZZGNPR010916</p>
	<p><b>Exclusion: Data Protection liabilities</b></p> <p>This policy excludes and does not cover any liability, loss, damage, cost or expense of any kind arising directly or indirectly under, or related to, the provisions of the Data Protection Act 1998 ('DPA'), any subsequent amending legislation or the General Data Protection Regulation ('GDPR').</p> <p>Clause: ZZGDPL 010518</p>