



# QBE European Operations Suttons Security and Fire Protection Insurance Schedule

**Policy Number:** Y039754 **Policy Wording Reference:** PSSR120816  
**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:** 10/12/2018  
**Reason for Issue:** Mid Term Adjustment

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

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

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

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



**Payment Details**

Annual Policy Premium excluding <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	16,776.03
	GBP	0.00
Annual Policy Premium for <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
Premium payable by this transaction excluding <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	0.00
	GBP	0.00
Premium payable by this transaction for <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
<b>Total payable</b>	GBP	0.00

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

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



## QBE European Operations Endorsement Schedule

**Policy Number:** Y039754

**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.

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>SSRELT Employers' Liability Tracing Office</b></p> <p><b>General Conditions</b></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><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>ZZQDPN Data Privacy Notice</b></p> <p>The 'Privacy and Data Protection Act 1998' clause of the 'General terms and conditions' of <b>your</b> policy is deleted and replaced with the following clause:</p> <p><b>Data Privacy Notice</b></p> <p>Any personal data provided to us will be processed in compliance with all applicable laws and regulations and in accordance with the privacy notice which can be found at <a href="https://qbееurope.com/privacy-policy/">https://qbееurope.com/privacy-policy/</a>. Alternatively you may contact our Data Protection Officer to request a copy of the full privacy notice by email: <a href="mailto:dpo@uk.qbe.com">dpo@uk.qbe.com</a> or by writing to the: Data Protection Officer, QBE European Operations, Plantation Place, 30 Fenchurch Street, London EC3M 3BD.</p>

Clause: ZZQDPN 010518

**ZZQDPE Data Protection (Employers' liability extension)**

The 'Data Protection Act 1998' extension of section A of the policy is deleted and replaced with the following clause:

**Data Protection**

**We** will indemnify **you** and, if **you** require, any **employee** in respect of their liability to pay:

a) any valid compensation, including associated **costs and expenses**, in respect of:

i. damage or distress under section 13 of Part II of the Data Protection Act 1998 ('DPA'), or any equivalent provision under any subsequent amending or replacement legislation; or

ii. material or non-material damage under Article 82 of the General Data Protection Regulation ('GDPR'),

first occurring during the **period of insurance** and resulting in a claim or claims brought by any **employee** and notified to **us** during the **period of insurance**; and

b) **costs and expenses** in relation to a prosecution commenced during the **period of insurance** under the DPA, any subsequent amending or replacement legislation or the GDPR and incurred with the prior written consent of **us**.

This extension shall not apply in respect of:

a) the cost of replacing, reinstating, rectifying or erasing any personal data;

b) any cost relating to the investigation of a data breach, or any obligation to report a data breach to the Information Commissioner's Office or any other supervisory authority or other regulator or to data subjects;

c) liability caused by or arising from a deliberate act by or omission of any party entitled to indemnity under this policy, the effect of which would knowingly result in liability under the DPA, any subsequent amending legislation, or the GDPR;

d) claims which arise out of circumstances that are notified to any previous insurer or known to **you** at inception of this policy;

e) liability for which indemnity is provided under any other insurance; or

f) claims or prosecutions brought against **you** outside the Courts of the **United Kingdom**.

Clause: ZZQDPE 010518

**ZZQDPP Data Protection (Public liability extension)**

The 'Data Protection Act 1998' extension of Section B of the policy is deleted and replaced with the following clause:

**Data Protection**

**We** will indemnify **you** and, if **you** require, any director, partner or **employee** in respect of their liability to pay:

a) any valid compensation, including associated **costs and expenses**, in respect of:

i. damage or distress under section 13 of Part II of the Data Protection Act 1998 ('DPA'), or any equivalent provision under any subsequent amending or replacement legislation; or

ii. material or non-material damage under Article 82 of the General Data Protection Regulation ('GDPR'),

first occurring during the **period of insurance** and resulting in a claim or claims brought by any person not being a director, partner or **employee** and notified to **us** during the **period of insurance**; and

b) **costs and expenses** in relation to a prosecution commenced during the **period of insurance** under the DPA, any subsequent amending or replacement legislation or the GDPR and incurred with the prior written consent of **us**.

This extension shall not apply in respect of:

a) the cost of replacing, reinstating, rectifying or erasing any personal data;

b) any cost relating to the investigation of a data breach, or any obligation to report a data breach to the Information Commissioner's Office or any other supervisory authority or other regulator or to data subjects;

c) liability caused by or arising from a deliberate act by or omission of any party entitled to indemnity under this policy, the effect of which would knowingly result in liability under the DPA, any subsequent amending legislation, or the GDPR;

d) claims which arise out of circumstances that are notified to any previous insurer or known to **you** at inception of this policy;

e) liability for which indemnity is provided under any other insurance; or

f) claims or prosecutions brought against **you** outside the Courts of the **United Kingdom**.

**Our** maximum liability during the **period of insurance** in respect of all claims under this extension shall not exceed the sub-limit of GBP 500,000, which amount shall be inclusive of all **costs and expenses** and shall be part of and not in addition to the **limit of indemnity** specified in the schedule.

Clause: ZZQDPP 010518