



QBE European Operations Excess Liability Insurance (B) Schedule

Policy Number: X59076120 **Policy Wording Reference:** PLRX010119
Period of Insurance: **From:** 30/11/2019 **To:** 29/11/2020
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.
Effective From: 30/11/2019 **Date Issued:** 14/11/2019
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: 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
Complaints: Customer Relations
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 5988
Email: 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
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.

**Insured Section**

Excess liability insurance		INSURED	Limit of indemnity by this insurance	
			GBP	5,000,000 any one occurrence but in the aggregate
			GBP	5,000,000 for liability arising from both products and pollution
			Limit of indemnity	
Underlying insurances	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		GBP	1,000,000
First excess of loss policy:	XL Catlin - SE0329315		GBP	4,000,000
Total underlying insurance limit of indemnity			GBP	5,000,000

Payment Details

Annual Policy Premium	GBP	2,200.00
IPT/tax	GBP	264.00
Premium payable by this transaction	GBP	2,200.00
IPT/tax	GBP	264.00
Total payable	GBP	2,464.00
Premium Payment Date	30 days from Inception	

Signed on behalf of the insurer.



QBE European Operations Endorsement Schedule

Policy Number: X59076120

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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>Exclusions: Design and specification irrespective of a fee being charged</p> <p>Clause 2.4; Excess liability limitations and exclusions</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: LRPIT010208-AE</p>
	<p>Exclusion: Professional Services</p> <p>The following exclusion forms part of the 'Exclusions' section of the policy:</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>Condition: No Proportionate Reduction in Underlying Limit of Indemnity</p> <p>The following condition is added to and is incorporated into this policy.</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>Exclusion: Data Protection liabilities</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>