



# QBE European Operations Suttons Security and Fire Protection Insurance Schedule

**Policy Number:** Y044619 **Policy Wording Reference:** PSSR120816  
**Period of Insurance:** **From:** 14/10/2016 **To:** 13/10/2017  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.  
**Effective From:** 26/10/2016 **Date Issued:** 27/10/2016  
**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:** Leading Electrical Services Ltd  
**Address:** Building 583b , Unit 2, Room 111 , Southern Perimeter Road , Gatwick , RH6 0PU  
**Subsidiary Companies:** None  
**Business:** Installation and maintenance of fire alarms. Conveyor belt and baggage handling electrics & business management systems. General electrical contracting. Electrical installation works.

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

<b>Section</b>			
<b>B - Public and Products (including inefficacy) liability</b>	<b>INSURED</b>	<b>Limit of indemnity</b> GBP 5,000,000	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>Machinery plant and all other 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>E - Contract Works</b>	<b>INSURED</b>	<b>Limit of indemnity</b>	
<b>Contract Works</b>		GBP 1,000,000	any one occurrence
<b>Temporary Buildings, Plant and all other contents</b>		GBP 2,500	any one occurrence
<b>Hired-in Plant and Equipment</b>		GBP 25,000	any one occurrence
<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	100,000 any one claim and in the aggregate during the period of insurance
<b>Retroactive date</b>				14/10/2010
<b>Jurisdiction:</b>				Worldwide excluding <b>North America</b>

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

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

<b>Section</b>				
<b>I - Directors and Officers Liability</b>	<b>INSURED</b>	<b>Limit of indemnity</b>	GBP	100,000 in the aggregate including <b>defence costs and expenses</b>
<b>Continuous cover date:</b>				14/10/2011

<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	6,300.08
	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:** Y044619

**Period of Insurance:** **From:** 26/10/2016 **To:** 13/10/2017  
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
	<p><b>SSRCWE Amended excess - Contract Works</b> <b>Insured section E - excess - amended excesses</b></p> <p>The amount of the excess referred to in Definition to Section E - -- Excess- is deemed to be:</p> <ul style="list-style-type: none"><li>a) GBP2,500 of each and every claim in respect of subsidence, ground heave, landslip or collapse;</li><li>b) GBP50 of each and every claim in respect of damage to Personal effects and tools;</li><li>c) GBP500 of each and every claim in respect of hiring charges or forty eight (48) hours of hiring charges whichever is the greater;</li><li>d) GBP500 of each and every claim in respect of storm, tempest, flood or water damage;</li><li>e) GBP500 of each and every other claim unless otherwise stated.</li></ul> <p>Clause SSRCWE010109-EI</p>
	<p><b>SSRELT Employers' Liability Tracing Office</b> <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>