

SECURITY INDUSTRY POLICY SUMMARY

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your schedule (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover.

This Insurance is underwritten by Groupama Insurance Company Limited and handled on their behalf by Camberford Law Plc.

Type of Insurance Liability & Miscellaneous Risks
 Period of Cover 12 months

When we mention "you" in this document, we mean The Insured named in the policy and employees, directors and partners.

All Conditions must be complied with by you. Non-compliance may affect our ability to pay Your claims.

PUBLIC AND PRODUCTS LIABILITY		
Significant Features & Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>This section covers your legal liability to third parties arising out of injury to any persons or physical loss to their material property occurring in connection with the Business during the period of insurance within the Territorial Limits (including claimants costs and expenses).</p> <p>Obstruction, trespass nuisance or interference with any right of way, light, air or water is also indemnified.</p>	<p>Exclusions:</p> <p>Liability arising in connection with work on or in rail side, railways, watercraft, hovercraft or at airports, power stations or any installation where nuclear processing is undertaken, oil installations or offshore gas.</p> <p>Liability for the cost of replacing or repairing materials or goods sold or supplied or works executed or materials brought on to site or of rectifying defective workmanship and any liability for products used for aerospace purposes.</p> <p>Liability assumed under a contract/ agreement. (See the extension below).</p> <p>Liability arising out of advice that is given separately for a fee.</p> <p>Fines and penalties. Punitive, exemplary, aggravated, liquidated or multiple damages.</p> <p>Liability for injury to any employee.</p> <p>Liability for work undertaken offshore and airside.</p> <p>Liability arising out of loss of damage to property in the custody or control of or owned by you including Money.</p> <p>Liability in respect of pollution or contamination.</p> <p>Liability arising in connection with watercraft, hovercraft, aircraft and any mechanically propelled vehicle which requires insurance under any road traffic legislation.</p> <p>Liability arising from the failure of any computer or other equipment to correctly recognise/capture the date.</p> <p>Liability for loss of damage to computer hardware or software on which you have been working.</p> <p>Liability for products supplied for use in aircrafts or USA/Canada.</p> <p>Liability arising from work undertaken by independent contractors unless you obtain evidence of their Employers & Public Liability insurance.</p>	<p>Public and Products Liability Insurance Section</p>

	<p>Any liability whatsoever arising from asbestos.</p> <p>Liability from Products Inefficacy, Wrongful Arrest, Loss of Key and money belonging to customers.</p> <p>Any liability from the use of guard dogs unless the insured complies with the Guard Dog Act 1975 provisions and any amendments.</p> <p>Digging or excavation below one metre.</p> <p>Liability from fraud, dishonesty or embezzlement by the Insured or their employees.</p> <p>Liability in respect of inefficacy (see inefficacy extension).</p> <p>Deliberate acts of the Insured or his Employees.</p> <p>The maximum amount payable in respect of all indemnity under this section in respect of any one occurrence or series of occurrences attributable to one original cause or source will not exceed in the total the Limit of Indemnity.</p> <p>The limit of liability in respect of Products Liability is in the Aggregate and not any one occurrence.</p> <p>The first £500 of any claim for damage to property is excluded or as stipulated on the Schedule.</p>	<p>Public & Products Liability Insurance Section</p> <p>"injury" and "offshore" are defined in the Definitions section of the policy</p> <p>Public & Products Liability Insurance Section</p>
Costs and expenses incurred for representation at any coroners inquest or inquiry in respect of any death.	Costs to be incurred with our written consent	Public & Products Liability Insurance Section
Liability under the Defective Premises Act 1972 for owned or leased premises disposed of by you	<p>Liability:-</p> <p>For damage to the premises themselves</p> <p>If you are entitled to indemnity from another source</p> <p>Occurring prior to your disposal of the premises</p>	Public & Products Liability Insurance Section
Liability for legal costs and expenses in defence of prosecution / conviction / appeal under Health & Safety legislation	<p>Liability:</p> <p>for the cost of any penalty,</p> <p>for costs where indemnity is provided by another source.</p> <p>arising from deliberate acts</p>	Public and Products Liability Insurance Section
Liability arising from loss or damage to premises that are leased, hired or rented to you	Liability assumed by you under a tenancy or other agreement that would not attach in the absence of such agreement	Public and Products Liability Insurance Section
	Liability assumed under contract, where such liability would not have arisen in the absence of such contract or agreement.	Public and Products Liability Insurance Section
Liability arising out of mechanically propelled plant whilst being used as a tool of trade.	<p>Liability:</p> <p>in connection with aircraft or water craft.</p> <p>where indemnity is granted elsewhere.</p> <p>which is required to be insured under road traffic legislation.</p>	Public and Products Liability Insurance Section
Indemnity to your Principal for work you carry out under a contract or agreement	<p>For cover to operate:</p> <p>Indemnity would have to have been provided if a claim were made against you</p> <p>The principal must comply with all terms and conditions of this policy</p> <p>We must control any claims</p>	<p>Public and Products Liability Insurance Section</p> <p>"Principal" is defined in the Definitions section</p>

Liability arising from the movement of obstructing vehicles	Damage to such vehicle. Liability for which compulsory insurance is required governing the use of the vehicle. This extension shall not apply when you are carrying out the business of vehicle cleaning or valeting.	Public and Products Liability Insurance Section
Contingent Motor Liability for use of vehicles not belonging to or provided by you when used for the purposes of the business	Liability for:- Damage to the vehicle or its contents Injury or loss whilst being driven by you Injury or loss if indemnity is available under any other insurance Injury to any Employee Injury or loss occurring outside the European Community.	Public and Products Liability "employee", "partner" and "Insured" are defined in the Definitions section of the policy
Overseas Personal Liability	Liability for temporary visits in the Territorial Limits	Public & Products Liability.

INEFFICACY AND CONTRACTUAL LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
Inefficacy and Contractual Liability Insurance indemnifies the Insured for inefficacy occurring within the territorial limits during the insurance period assumed by the Insured under contract. Indemnity Limit is any one occurrence.	The excess specified in the Schedule Liquidated damages, fines or penalties Loss or damage to contract works Products Liability Where no damage or loss to material property or injury to any person.	Inefficacy and Contractual Liability Extension within the Public & Products Liability Insurance Section

PRODUCTS INEFFICACY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
Products inefficacy – indemnifies the Insured for liability arising from Products Inefficacy occurring within the Territorial Limits in the Insurance Period. Indemnity Limit is in the aggregate.	The excess specified in the Schedule. The limit of indemnity is in the aggregate in any one Insurance Period.	Products Inefficacy Extension within the Public & Products Liability Insurance Section.

WRONGFUL ARREST		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
Indemnifies you for legal liability for damages in respect of Wrongful Arrest arising out of the Business and occurring during the insurance Period. Costs incurred in defending, representing or investigating any claim provided written consent has been given.	Liability assumed under contract/agreement. Liability in respect of any fines/penalties. Any amount in excess of the Limit of Indemnity. The excess specified in the Schedule.	Wrongful Arrest Extension within the Public & Products Liability Insurance Section.

LOSS OF KEYS AND CONSEQUENTIAL LOSS FOLLOWING LOSS OF KEYS		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
This section covers sums that you have to pay and the temporary protection of customers premises as a direct result of keys being lost whilst they are in your control and Consequential Loss following Loss of Keys.	The limit of indemnity is £25,000 during any one period of insurance, or as specified in the Schedule. The excess amount specified in the schedule.	Loss of Keys extension within the Public & Products Liability Insurance Section.

EMPLOYERS LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
This section covers your legal liability to your employees arising out of injury or disease that they may sustain during their employment (including claimants costs and expenses).	Exclusions:- Liability arising from work or visits offshore. Liability arising from asbestos. Injury involving motor vehicles in circumstances where motor insurance is required by law.	Employers Liability Insurance Section employee", "partner", "director" and "territorial limits" are defined in the Definitions section of the policy.
Legal defence costs in defending a claim are also insured, subject to our agreement	Injury arising in connection with work in or on: docks, harbours, railways	Employers Liability Insurance Section.

	watercraft or offshore gas or oil installations chemical or petro chemical works, oil or gas refineries or storage facilities aircraft airports or airfields power stations any installation where nuclear processing is undertaken.	
Costs and expenses in connection with prosecutions and appeals against convictions arising under Health & Safety Legislation, subject to our agreement	The cost of any fine or penalty.	Employers Liability Insurance Section.
Employees Unsatisfied Damages		Employers Liability Insurance Section.
This insurance will indemnify any principal for legal liability arising out of work carried out by you under a contract or agreement so long as indemnity would have been provided had the claim been made against you.	The principal must comply with the terms and conditions of the policy We must have full control of all claims	Employers Liability Insurance Section.

FIDELITY GUARANTEE		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
Indemnifies you for any act of fraud, dishonesty, embezzlement by any employee to you or your customers.	Limit as specified in the Schedule. Further thefts by an Employee following discovery of previous act by the same employee The first part of any claim, as specified in the Schedule. Loss of interest or consequential loss of any kind.	Fidelity Guarantee Insurance Section.

MONEY COVER		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
Indemnifies you or your customers for loss of money for which you are legally liable.	There is not less than two crew in each vehicle carrying money (unless specifically agreed with us). Loss from unoccupied vehicles. All work within radio range of control base. Loss outside the Territorial Limits, Depreciation, shortage, errors. The amount of the excess specified on the Schedule.	Money Insurance Section.

GENERAL CONDITIONS		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
	Information you provide to us must be true and correct. If you do not advise us of important information or give us incorrect information, we may cancel the insurance from its commencement and no claims will be payable. You must observe & fulfil the Policy Terms.	General Conditions applicable to all Sections of the Policy.

	<p>You must take all reasonable precautions to prevent accidents and maintain premises, plant and machinery in a sound condition, select & supervise staff, fulfil requirements of statutory regulations and obligations.</p> <p>Where your insurance risk is increased without our prior agreement, we will not be liable for damage or legal liability.</p> <p>You must notify any changes in the Trade or Business immediately.</p> <p>Provide all help, assistance and co-operation in connection with any claim.</p> <p>If any claims are dishonest in any respect, all benefit under this policy will be forfeited.</p> <p>If at the time of a loss or injury, there is other insurance in force covering the same property or liability, we will not be liable unless the other Policy does not fully indemnify the loss.</p> <p>We may cancel this insurance by giving you 30 days notice. If we do so we will return a proportionate amount of premium.</p> <p>The policy may be voidable in the event of non-disclosure of material information or misrepresentation.</p> <p>Employees vetting should be carried out in accordance with BS7499 as amended by BS7858 or BS7960.</p> <p>This applies to Public/Products Liability Section and Fidelity Guarantee and Money Insurance Sections.</p> <p>Evidence must be obtained that sub-contractors have insurance and shall retain a copy of such evidence. This must extend to Inefficacy (or Products Inefficacy – where appropriate) and have an Indemnity to Principals clause.</p> <p>The law governing the Policy shall be English law.</p> <p>Any differences in amounts to be paid shall be referred to an Arbitrator.</p> <p>The Company may cancel this Policy at any time by giving 14 days notice by recorded delivery letter to the Insured's last known address and return to a pro rata portion of the premium.</p>	
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GENERAL EXCLUSIONS		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
	<p>Loss damage or liability arising from any incident involving nuclear explosions, radiation or contamination from such incident (other than in respect of Employers Liability insurance)</p> <p>Acts of War or confiscation, nationalisation or requisition of property in times of war.</p>	<p>General Exclusions Section.</p>

	<p>Loss damage or liability arising from acts of terrorism (other than in respect of Employers Liability insurance)</p> <p>Any liability arising out of or in connection with asbestos.</p> <p>Any liability due to computer equipment not capturing data/results/dates.</p> <p>Any losses occasioned by pressure waves.</p>	
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CUSTOMER SERVICE

This Policy is underwritten by Groupama Insurance Company Limited. The insurance is arranged and administered on behalf of Groupama Insurances by Camberford Law plc. Both Groupama Insurances and Camberford Law are committed to delivering the highest standards of customer care. We have procedures in place to deal with issues that may arise and make the following commitments to you

We will make sure all the information we give you will be clear, fair and accurate.
 We will always try to be fair and reasonable whenever you need the protection of this Policy.
 We will also act promptly to provide that protection.

If things go wrong

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. In such circumstances we promise:

- To acknowledge any formal complaint in 5 days or less.
- To have the issues reviewed by a person of appropriate seniority and authority.
- To identify the person managing your complaint in our original letter of response.
- To respond fully to your concern of complaint within a maximum of 28 days. If for any reason this is not possible, we will write to you promptly to explain why we have been unable to finalise the matter quickly. We will also let you know when we will contact you again.

Please contact the Complaints Department, Camberford Law plc, Lygon House, London Road, Bromley, Kent, BR1 2BA
 Tel: 020 8315 5000
 Fax: 020 8460 2118

If you still feel we have been unable to resolve the matter to your satisfaction then you may write to the Chairman & Chief Executive of Groupama Insurances.

Financial Ombudsman Service

If you are still unhappy following receipt of our final response, you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis.

(Please note that the Financial Ombudsman is only able to intervene in respect of personal policyholders or small businesses with a turnover less than £1,000,000).

Financial Services Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 020 7892 7300.

If you take any of the actions mentioned, it will not affect your right to take legal action

Underwritten by:

Groupama Insurance Company Limited Registered Number 995253
 Registered in England Registered Office: Groupama House 24-26 Minorities London EC3N 1DE
www.groupama.co.uk
 Member of the Association of British Insurers
 Authorised and regulated by the Financial Services Authority.

Administered by:

Camberford Law plc Registered in England Number 608819
 Lygon House 50 London Road Bromley Kent BR1 3RA
www.camberfordlaw.com
 Authorised and regulated by the Financial Services Authority.