

POLICY SCHEDULE

Policy Number: HU PIB 1740357 (HU PIB9453519)



INSURANCE DETAILS

Period of insurance: From 21 May 2017 To 20 May 2018 (both dates inclusive)
Reason for issue: New Business
Underwritten by: Hiscox Underwriting Limited on behalf of the Insurers listed for each section of the policy

INSURED DETAILS

Insured: Southern Alarm Systems Limited
Address: Unit 25
Cradle Hill Industrial Estate
Seaford
East Sussex
BN25 3JE
United Kingdom
Additional insureds: There are no Additional Insureds on this policy
Business description: Installation, maintenance, sale or supply of electrical, security or fire detection, suppression or extinguishing equipment
General terms & conditions wording: WD-HSP-UK-JCS-GTC(7)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Property definitions wording: WD-PIP-UK-PD(4)
Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below
Turnover: Cover based on an estimated turnover [REDACTED]

PREMIUM DETAILS

Annual premium: [REDACTED]	Annual tax: [REDACTED]	Broker administration fee: [REDACTED]	Total: [REDACTED]
Total premium: [REDACTED]	Total tax: [REDACTED]	Broker administration fee: [REDACTED]	Total: [REDACTED]

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PUBLIC AND PRODUCTS LIABILITY (INCLUDING FINANCIAL LOSS)

Section wording:	WD-HSP-UK-JCS-GL(4)
Insurer:	Hiscox Insurance Company Limited
Limit of indemnity:	£10,000,000
Limit applies to:	Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess:	£250
Excess - escape of water:	£250
Excess applies to:	Each agreed claim for property damage only
Geographical limits:	The European Union, the Isle of Man and the Channel Islands
Applicable courts:	The European Union, the Isle of Man and the Channel Islands

Additional Cover (in addition to the overall limit above)

Customer's property:	£25,000 in any one period of insurance
Loss of keys:	£25,000 for customers keys in any one period of insurance
Financial loss:	£500,000 in any one period of insurance including defence costs. The excess applicable is 10% of any claim or the first £500 whichever is the greater.
Criminal acts of employees:	£100,000 (restricted to £10,000 for the misuse of phones) per employee in any one period of insurance including defence costs
Defamation:	£500,000 in any one period of insurance including defence costs
Defective work:	£50,000 in any one period of insurance including defence costs. The excess applicable is £1,000
Removal and reinstallation of defective products:	£50,000 in any one period of insurance including defence costs. The excess applicable is £1,000

Special Limits (included within and not in addition to the overall limit above)

Inefficacy:	£10,000,000 in any one period of insurance including defence costs
Criminal proceedings including corporate manslaughter:	£1,000,000 in any one period of insurance
Pollution defence costs:	£100,000 in any one period of insurance

EMPLOYERS' LIABILITY

Section wording:	WD-PIP-UK-JCS-EL(6e)
Insurer:	Hiscox insurance company limited
Limit of indemnity:	£10,000,000
Limit applies to:	All claims and their defence costs which arise from the same accident or event
Excess:	Nil
Geographical limits:	Worldwide
Applicable courts:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Additional Cover (in addition to the overall limit above)

Court attendance compensation	
Directors:	£250 per day
Employees:	£100 per day
Total of all court attendance:	£10,000 in any one period of insurance

Special Limits (included within and not in addition to the overall limit above)

Criminal proceeding costs:	£100,000 in any one period of insurance
Terrorism cover:	£5,000,000 for all claims and their defence costs

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PROFESSIONAL INDEMNITY

Section wording:	WD-HSP-UK-JCS-PI(2a)
Insurer:	Hiscox Insurance Company Limited
Limit of indemnity:	£500,000
Limit applies to:	Any one claim and in the aggregate including defence costs
Excess:	£1,000
Excess applies to:	Each claim or loss excluding defence costs
Geographical limits:	The European Union, the Isle of Man and the Channel Islands
Applicable courts:	The European Union, the Isle of Man and the Channel Islands
Business activities:	Testing, inspection and certification of fixed electrical work and portable appliances, feasibility studies, design and technical information, advice, calculations and the supervision of construction or installation not carried out by you or your subcontractor.

Business Performed in the Past

We will not make any payment for any claim or loss which arises from any Business Activities performed before 21 May 2011.

PROPERTY - BUILDINGS

Section wording:	WD-HSP-UK-JCS-PYB(8e)
Insurer:	Hiscox Insurance Company Limited
Premises:	Unit 25, Cradle Hill Industrial Estate, Seaford, East Sussex, BN25 3JE, United Kingdom
Item description	Amount insured
Buildings:	£244,400
Limit applies to:	Total amount insured
Excess:	£250
Excess - subsidence, heave and landslip:	£1,000
Excess - flood:	£250
Excess Applies to:	Each and every loss

Additional Cover (in addition to the overall limit above)

Loss prevention costs:	£25,000 total amount insured
Tree shrubs and plants:	£25,000 total amount insured
Removal of debris:	£25,000 total amount insured
Additions to buildings:	£25,000 total amount insured
Trace and access:	£5,000 total amount insured
Inadvertent omissions:	£500,000 total amount insured

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PROPERTY - CONTENTS

Section wording:	WD-HSP-UK-JCS-PYC(7g)
Insurer:	Hiscox Insurance Company Limited
Premises:	Unit 25, Cradle Hill Industrial Estate, Seaford, East Sussex, BN25 3JE, United Kingdom
Item description	Amount insured
Tenants Improvements:	■
General contents including stock:	■■■■■
Computers and ancillary equipment:	■■■■■
Limit applies to:	Total amount insured
Excess:	£250
Excess applies to:	Each and every loss
Geographical limits:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Additional Cover (in addition to the overall limit above)

Computer breakdown:	£5,000 total amount insured
Identity fraud:	£5,000 total amount insured
Losses from dishonesty:	£25,000 total amount insured
Unauthorised use of phones:	£5,000 total amount insured
Metered water and fuel:	£5,000 total amount insured
Personal effects:	£5,000 total amount insured
Money - in the office while open for business or in a locked safe:	£5,000 total amount insured
Money - in transit:	£2,500 total amount insured
Money - at all other times:	£1,000 total amount insured
Money - non-negotiable instruments:	£1,000,000 total amount insured
Reconstitution of data:	£5,000 total amount insured
Removal of debris:	£25,000 total amount insured
Personal assault - death:	£10,000 per person
Personal assault - total loss, or permanent and total loss of use, of one or more limbs:	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes:	£10,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation:	£100 per week up to a maximum of 104 weeks

What is not covered

Rent is NOT covered

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PROPERTY - BUSINESS INTERRUPTION

Section wording:	WD-HSP-UK-JCS-PYI(8g)
Insurer:	Hiscox Insurance Company Limited
Premises:	The cover under this section applies to all locations occupied by you for the business as shown below: Unit 25, Cradle Hill Industrial Estate, Seaford, East Sussex, BN25 3JE, United Kingdom The amount insured is the most we will pay in total for each interruption to your business however many locations are affected.
Amount insured:	
Increased cost of working:	£150,000
Loss of gross profit:	£
Loss of rent receivable:	£28,600
Limit applies to:	Total amount insured
Indemnity period:	12 months
Excess:	Nil

Special limits (included within and not in addition to the overall limit above)

Premises access:	£100,000 total amount insured
Contract sites:	£100,000 total amount insured
Suppliers:	£100,000 total amount insured
Public authority:	£100,000 total amount insured
Public utilities:	£100,000 total amount insured
Computer breakdown:	£5,000 total amount insured across all sections of this policy

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PROPERTY – OWN TOOLS, PLANT AND EQUIPMENT

Section wording:	WD-HSP-UK-JCS-OTE(1f)
Insurer:	Hiscox Insurance Company Limited
Limit applies to:	Total amount insured
Excess - tools:	£150 increasing to £350 for each agreed claim arising from theft of or damage occurring between the hours of 9pm and 6am
Excess - own plant:	£250
Excess - portable electronic equipment:	£50
Excess applies to:	Each and every loss
Geographical limits:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Applicable courts:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Single article limit - tools:	£1,000 any one item
Single article limit - own plant:	£1,000 any one item
Single article limit - portable electronic equipment:	£1,000 any one item
Item description	Amount insured
Tools, plant and equipment:	£6,000
Portable electronic equipment (including tablets, smartphones, mobile phones and laptops):	£0

Additional Cover (in addition to the overall limit above)

Reconstitution of electronic data:	£5,000 total amount insured any one period of insurance
Debris removal costs:	£5,000 total amount insured any one period of insurance

Special Limits (included within and not in addition to the overall limit above)

Stock:	£5,000 total amount insured any one period of insurance
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COMMERCIAL LEGAL PROTECTION

Section wording:	WD-HSP -UK-JCS-DAS(3)
Insurer:	DAS Legal Expenses Insurance Company Limited
Limit of indemnity:	£100,000
Limit applies to:	Each claim plus costs
Excess:	Nil

INTERNET AND EMAIL

Section wording:	WD-HSP-UK-JCS-IE(1)
Insurer:	Hiscox Insurance Company Limited
Limit of indemnity:	£100,000
Limit applies to:	Any one claim and in the aggregate including defence costs
Excess:	£250
Excess applies to:	Each claim or loss excluding defence costs
Geographical limits:	Worldwide
Applicable courts:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

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MANAGEMENT LIABILITY PORTFOLIO

Section wording: WD-HSP-UK-JCS-MLP(1)
Insurer: Hiscox Insurance Company Limited

Directors and Officers Liability

Limit of liability: £1,000,000
Limit applies to: Any one claim and in the aggregate including defence costs
Excess: Nil
Excess applies to: Each **claim** or loss
Geographical limits: Worldwide excluding USA/Canada
Applicable courts: Worldwide excluding claims bought in the USA/Canada

Employment Practice Liability

Limit of liability: £1,000,000
Limit applies to: Any one claim and in the aggregate including defence costs
Excess: £2,500
Excess applies to: Each claim or loss
Geographical limits: Worldwide excluding USA/Canada
Applicable courts: Worldwide excluding claims bought in the USA/Canada

Corporate Legal Liability

Limit of liability: £1,000,000
Limit applies to: Any one claim and in the aggregate including defence costs
Excess: £2,500
Excess applies to: Each claim or loss
Geographical limits: Worldwide excluding USA/Canada
Applicable courts: Worldwide excluding claims bought in the USA/Canada

Prior & Pending Litigation

Prior and pending litigation date: 21 May 2011

CLAUSES - APPLICABLE TO THE WHOLE POLICY

Data protection act

By accepting your Policy, you consent to us using the information we may hold about you for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected. For training and quality control purposes, telephone calls may be monitored or recorded.