



Liability Insurance

SCHEDULE TO THE POLICY
Amendment

Policy Number: CSXL/ 113194204
Unique Market Ref: B0241GC121220Z

Period of Insurance:

Period Start Date:	2 April 2024	Period Expiry Date:	1 April 2025
Effective Date:	16 April 2024	Date of Issue:	16 April 2024

(Both dates inclusive Local Standard Time at the address of the Insured)

Insured All Time Security Ltd

Of: 11 Duke Street
High Wycombe

(and no other for the purposes of this policy) HP13 6EE

Business: Provision of: Mobile and Static Security Guards including CCTV Operators, Dog Handlers, Key Holding, Alarm Response and Education Campus Porters. Door Supervisors at Licensed Premises. Event Security. Close Protection Services (UK Only).
(and no other for the purposes of this policy)

Offshore Risks - Does this policy provide coverage in respect of risks located Offshore?

NO

Limits of Liability

Section 7 - Employers Liability: GBP 10,000,000 but GBP 5,000,000 in respect of Bodily Injury arising from Terrorism or occurring Offshore (if applicable) or arising from exposure or alleged exposure to asbestos or materials or products containing asbestos any one occurrence or series of occurrences arising out of one originating cause

Section 8 - Public Liability: GBP 10,000,000 any one occurrence or series of occurrences arising out of one originating cause.

Section 9 - Products Liability: GBP 10,000,000 in all in any one period of Insurance

Section 10 - Pollution Liability: GBP 10,000,000 in all in any one period of Insurance

Excess (not applicable in respect of Section 7)

Section 8 - Public Liability: Third Party Property Damage Excess. The Underwriters will not pay the first £500 in respect of each and every claim or series of claims arising out of any one originating cause inclusive of costs and/or expenses.

Section 9 - Products Liability As per Section 8

Section 10 - Pollution Liability As per Section 8

Applicable Wordings and Conditions (Attached)

Policy Form: CLIO CW UK AXICL 07/19 (v12.23)

Endorsements:	Limit of Liability	Applicable Yes/No
PE/PIE/CLIO - Professional Liability Endorsement	GBP 2,000,000	Y
PE/AIE/CLIO - Fire & Intruder Alarm & Closed Circuit Television (CCTV) Installation Endorsement		Y
PE/BFS/CLIO - Sub-Contractors Conditions		Y
PE/BIA/CLIO - Bodily Injury Definition Endorsement		Y
PE/CCC/CLIO - Care Custody and Control Security Extension	GBP 500,000	Y
PE/CPM/CLIO - Cleaning and Property Maintenance Exclusion		Y
PE/FB/CLIO - Fidelity Bonding Extension	GBP 150,000	Y
PE/FL/CLIO - Financial Loss Extension	GBP 100,000	Y
PE/GD/CLIO - Guard Dogs Extension		Y
PE/GDE/CLIO - Guard Dogs Exclusion		N
PE/INFF/CLIO - Inefficacy and Contractual Liability Exclusions Endorsement (Security)		Y
PE/KEYS/CLIO - Loss of Keys Extension	GBP 150,000	Y
PE/MM/CLIO - Medical Malpractice Exclusion		Y
PE/MR/CLIO - Medical/Repatriation Expenses Exclusion		Y
PE/MTM/CLIO - Conflict Management and Physical Intervention Skills Exclusion		N
PE/RAE/CLIO - Repossession Agents Exclusion		Y
PE/SIA/CLIO - Security Industry Authority (SIA) Licencing Exclusion		Y
PE/HTE/CLIO - Hostile Territories Exclusion		Y
PE/TTL/CLIO - Change of Territorial Limits		N
PE/UAV/CLIO - Unmanned Aerial Vehicle Liability Extension		N
PE/VEH/CLIO - Lifting or Movement of Vehicles Exclusion		Y
Communicable Disease Exclusion		Y

Special Endorsements Applicable:

Endorsement Number: Description:

Premium (GBP)	Minimum and Deposit	Insurance Premium Tax at 12%	Total
Section 7	0.00	0.00	0.00
Section 8, 9 and 10	0.00	0.00	0.00

The Premium is subject to adjustment in accordance with Section 6.1 of the Policy

IN WITNESS WHEREOF this Policy has been signed as follows:



Jeremy Burgess - RBIB Ltd

AXA XL Insurance Company UK Limited

Please notify the Underwriters or your Insurance Broker as soon as possible of any amendments required to the coverage provided by this Policy giving full details

Important Notices

All claims and enquiries should be addressed to: RBIB Ltd, 45 Market Square, Bicester, OX26 6AJ. 01869 388021.

You are reminded that a failure to comply with your duty to disclose all material facts accurately and completely at inception and all material changes during the period of cover could result in the contract being avoided by Underwriters and/or claims not being met. You are also reminded that claims must be promptly notified in accordance with the terms herein and that all material facts thereto must be disclosed

Please read this document carefully to ensure it meets your requirements. Please advise Insurers or your Insurance Broker as soon as possible if any of the details contained herein are incorrect

RBIB Ltd is an appointed coverholder of AXA XL Insurance Company UK Limited which is authorised and regulated by the Financial Conduct Authority



CSXL/ 113194204

PE/PIE/CLIO - PROFESSIONAL LIABILITY ENDORSEMENT

THIS IS A CLAIMS MADE ENDORSEMENT WITH DEFENSE COSTS INCLUDED IN THE LIMIT OF INDEMNITY.

I. INSURING AGREEMENT

The **Insurer** shall pay on behalf of the **Insured Loss** resulting from a **Claim** first made against the **Insured** and notified to **Insurers** during the **Period of Insurance** for a **Wrongful Act**.

II. DEFINITIONS

- (A) **Professional Services** means only those services performed for others for a fee and arising out of the **Business** shown in the **Schedule** of the Policy.
- (B) **Wrongful Act** means any actual or alleged act error omission committed solely in the performance of or failure to perform **Professional Services**.
- (C) **Claim** means;
- 1) any civil proceeding in a court of law or equity or arbitration
 - 2) any criminal proceeding which is commenced by the return of an indictment
 - 3) any written notice received by an **Insured** that any person or entity intends to hold any **Insured** responsible for a **Wrongful Act**
 - 4) a formal administrative regulatory proceeding or formal investigation order or similar document identifying in writing such **Insured** as a person or entity against whom a proceeding may be commenced

III. EXCLUSIONS

- (A) The **Insurer** shall not be liable to make any payment for **Loss** in connection with any **Claim** made against an **Insured** brought about or contributed to in fact by any:

- 1) Intentionally dishonest, fraudulent or criminal act or omission or any wilful violation of any statute, rule or law; or
- 2) profit or remuneration gained by any **Insured** to which such **Insured** is not legally entitled

provided, that each **Insured** agrees that if by a final adjudication in the underlying action or in a separate action or proceeding that the **Insurer** has no liability to an **Insured** for **Loss** as a result of a **Claim** by reason of this EXCLUSION A) such **Insured** will repay the **Insurer** upon demand all **Defense Costs** paid on behalf of such **Insured** in connection with such **Claim**

- (B) The **Insurer** shall not be liable to make any payment for **Loss** in connection with any **Claim** made against an **Insured** based upon arising out of directly or indirectly resulting from in consequence of or in any way involving

- 1) any actual or alleged bodily injury sickness mental anguish emotional distress libel, slander oral or written publication of defamatory or disparaging material disease or death of any person or damage or destruction of any tangible property including loss of use thereof

- 2) any actual, alleged or threatened discharge, dispersal, release, escape, seepage, transportation, emission, treatment, removal, or disposal of pollutants contaminants or waste of any kind including but not limited to nuclear material or nuclear waste or any actual or alleged direction request or voluntary decision to test for abate monitor clean up, recycle, remove, recondition reclaim contain both the **Insured** and persons or entities not insured under this **Endorsement** the **Insured** and the **Insurer** will use their best efforts to determine a fair and appropriate allocation of **Loss** between that portion of **Loss** that is covered under this **Endorsement** and that portion of **Loss** that is not covered under this **Endorsement** Additionally the **Insured** and the **Insurer** agree that in determining a fair and appropriate allocation of **Loss** the parties will take into account the relative legal and financial exposures of and relative benefits obtained in connection with the defense and/or settlement of the **Claim** by the **Insured** and others

IV. GENERAL CONDITIONS

(A) NOTICE

- 1) The **Insured** shall give written notice to the **Insurer** of any **Claim** as soon as practicable after it is first made
- 2) If during the **Period of Insurance**, the **Insured** first becomes aware of a specific **Wrongful Act** and if during the **Period of Insurance** the **Insured**
 - a) provides the **Insurer** with written notice of the specific **Wrongful Act** the consequences which have resulted or may result therefrom including but not limited to actual or potential damages the identities of the potential **Claimants** the circumstances by which the **Insured** first became aware of such **Wrongful Act** and

- b) requests coverage under this **Endorsement** for any subsequently resulting **Claim** for such **Wrongful Act**

then any **Claim** subsequently made arising out of such **Wrongful Act** will be treated as if it had been first made during the **Period of Insurance**

- 3) All notices under GENERAL CONDITIONS (A) 1) and 2) must be sent by certified mail or the equivalent to the **Insurer's** address set forth in the Policy

(B) The **Insurer** shall not be liable to make any payment for **Loss** in connection with any **Claim** made against the **Insured**

- 1) by on behalf of any person or entity included within the **Insured** as shown in the Policy **Schedule** against any other person or entity included within the **Insured** as shown in the Policy **Schedule**
- 2) for non-pecuniary relief
- 3) for a **Wrongful Act** that took place or is alleged to have taken place prior to 02-04-2015 other than where equivalent cover to that provided under this endorsement has been continuously maintained immediately prior to 02-04-2015 in which case the inception date of that equivalent cover will apply

V. LIMIT OF INDEMNITY INDEMNIFICATION AND RETENTIONS

The Insurer's liability to pay Damages (including claimants' cost fees and expenses) and Defence Costs shall not exceed the sum of GBP 2000000 against this extension and shall be Insurer's total liability in respect of any one Period of Insurance.

The **Insured** shall contribute GBP 1000 to each and every Claim inclusive of expenses under this endorsement.

Subject otherwise to the Policy Terms Conditions Limitations and Exclusions