



## Liability Insurance

SCHEDULE TO THE POLICY  
Renewal

Policy Number: CSXL/ OX17892  
Unique Market Ref: B0241GC121220V

Period of Insurance:

Period Start Date:	2 April 2020	Period Expiry Date:	1 April 2021
Effective Date:	2 April 2020	Date of Issue:	3 April 2020

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

Assured: All Time Security Ltd  
Of: 11 Duke Street  
High Wycombe  
HP13 6EE  
(and no other for the purposes of this policy)

Business: Provision of Close Protection Services (UK & Europe Only), Mobile and Static Security Guards including Car Park Security, CCTV Operators, Dog Handlers, Key Holding and Alarm Response, Event Security and Door Supervisors at Licensed Premises. Security Training Services including training First Aiders, Physical Intervention & Disengagement Skills and Conflict Management. Supply and Installation of CCTV and Intruder Alarm Systems at Private Dwelling Homes, Shops, Offices, Pubs and Light Commercial Premises (Maximum 10 Metre Height Limit).  
(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 Indemnity

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:	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 for damage to property.
Section 9 - Products Liability	As per Section 8
Section 10 - Pollution Liability	As per Section 8

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### Applicable Wordings and Conditions (Attached)

**Policy Form:** CLIO CW UK XLCICL 07/19

Endorsements:	Applicable <u>Yes/No</u>
PE/PIE/CLIO - Professional Liability Endorsement	Y
PE/GD/CLIO - Guard Dogs Extension	Y
PE/BFS/CLIO - Sub-Contractors Conditions	Y
PE/TTL/CLIO - Change of Territorial Limits	Y
PE/THE/CLIO - Hostile Territories Exclusion	Y
PE/BIA/CLIO - Bodily Injury Definition	Y
PE/INFF/CLIO - Inefficacy and Contractual Liability Exclusions Endorsement (Security)	Y
PE/VEH/CLIO - Lifting or Movement of Vehicles	Y
PE/RAE/CLIO - Repossession Agents	Y
PE/SIA/CLIO - Security Industry Authority (SIA) Licencing Exclusion	Y
PE/FB/CLIO - Fidelity Bonding Extension	Y
PE/KEYS/CLIO - Loss of Keys	Y
PE/MTM/CLIO - Conflict Management and Physical Intervention Skills Exclusion	N
PE/GDE/CLIO - Guard Dogs Exclusion	N
PE/CCC/CLIO - Care Custody and Control Security Extension	Y
PE/MR/CLIO - Medical/Repatriation Expenses Exclusion	Y

Special Endorsements Applicable:

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IN WITNESS WHEREOF this Policy has been signed as follows:

A handwritten signature in black ink, appearing to be 'Jeremy Burgess', is written over a horizontal line.

Jeremy Burgess - Coversecure

XL Catlin Insurance Company UK Limited

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

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**Important Notices**

All claims and enquiries should be addressed to:

Jeremy Burgess, Coversecure, 23 Croydon Road, Reigate, Surrey, RH2 0LY.

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 Underwriters or your Insurance Broker immediately if any of the details contained herein are incorrect

Jeremy Burgess is an appointed coverholder of XL Catlin Insurance Company UK Limited which is authorised and regulated by the Financial Conduct Authority

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## 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 Underwriters shall pay on behalf of the Assured Loss resulting from a Claim first made against the Assured 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 Assured that any person or entity intends to hold any Assured responsible for a Wrongful Act
  - 4) a formal administrative regulatory proceeding or formal investigation order or similar document identifying in writing such Assured as a person or entity against whom a proceeding may be commenced

### III. EXCLUSIONS

- (A) The Underwriters shall not be liable to make any payment for Loss in connection with any Claim made against an Assured 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 Assured to which such Assured is not legally entitledprovided, that each Assured 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 Assured for Loss as a result of a Claim by reason of this EXCLUSION A) such Assured will repay the Underwriters upon demand all Defense Costs paid on behalf of such Assured in connection with such Claim
- (B) The Underwriters shall not be liable to make any payment for Loss in connection with any Claim made against an Assured 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 Assured and persons or entities not insured under this Endorsement the Assured and the Underwriters 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 Assured and the Underwriters 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 Assured and others

#### IV. GENERAL CONDITIONS

##### (A) NOTICE

- 1) As a condition precedent to any right to payment under this Endorsement with respect to any Claim the Assured shall give written notice to the Underwriters of any Claim as soon as practicable after it is first made
- 2) If during the Policy Period, the Assured first becomes aware of a specific Wrongful Act and if during the Policy Period the Assured
  - a) provides the Underwriters 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 Assured 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 Policy Period

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

##### (B) The Underwriters shall not be liable to make any payment for Loss in connection with any Claim made against the Assured

- 1) by on behalf of any person or entity included within the Assured as shown in the Policy Schedule against any other person or entity included within the Assured 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 2 April 2015

#### V. LIMIT OF INDEMNITY INDEMNIFICATION AND RETENTIONS

The Underwriters' liability to pay Damages (including claimants' cost fees and expenses) and Defence Costs shall not exceed the sum of GBP 1000000 against this extension and shall be Underwriters total liability in respect of any one Period of Insurance.

The Assured 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**