



QBE European Operations

Suttons Security and Fire Protection

Insurance Schedule

Policy Number: Y027310 **Policy Wording Reference:** PSSR120816
Period of Insurance: **From:** 01/04/2018 **To:** 31/03/2019
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.
Effective From: 01/04/2018 **Date Issued:** 03/04/2018
Reason for Issue: Renewal

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: Anderstore Ltd
Address: 71 Harehills Road , Leeds , LS8 5HS
Subsidiary Companies: None
Business: Supply, installation and maintenance of fire extinguishers and firefighting equipment, security and fire alarms and dry risers.

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

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

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.

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.



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

Section			Limit of indemnity
B - Public and Products (including inefficacy) liability	INSURED	GBP	5,000,000 Any one occurrence and in the aggregate for products and or pollution
Section B premium subject to adjustment:			Yes

Section			Sum Insured
C - Property	INSURED		
Premises:	71 Harehills Road , Leeds , LS8 5HS		
Property Insured			
Buildings	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP 96,259 GBP 110,698
Contents	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP 36,510 GBP 41,987
Rent			GBP N/A
Total			GBP 152,684

Section			Sum Insured
D - Business Interruption	NOT INSURED		
Item 1 Estimated Gross profit			GBP N/A
Item 2 Estimated Gross revenue			GBP N/A
Item 3 Increased cost of working			GBP N/A
Item 4 Additional Increased cost of working			GBP N/A
Item 5 Rent receivable			GBP N/A
Item 6 Outstanding debit balances			GBP N/A
Premium subject to adjustment			No

Section			Limit of indemnity
E - Contract Works	NOT INSURED		
Contract Works		GBP	N/A
Temporary Buildings, Plant and all other contents		GBP	N/A
Hired-in Plant and Equipment		GBP	N/A
Personal Effects and Tools		GBP	N/A
Section E premium subject to adjustment:			Yes



Section			
F - Professional indemnity	INSURED	Limit of indemnity GBP 100,000	any one claim and in the aggregate during the period of insurance
Retroactive date		01/04/2008	
Jurisdiction:		Worldwide excluding North America	

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

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

Section			
I - Directors and Officers Liability	INSURED	Limit of indemnity GBP 100,000	in the aggregate including defence costs and expenses
Continuous cover date:		01/04/2008	

Section			
J - Fidelity Guarantee	NOT INSURED	Limit of indemnity GBP	N/A



Payment Details

Annual Policy Premium excluding insured section G - Terrorism insurance IPT/tax	GBP	5,718.56
	GBP	686.23
Annual Policy Premium for insured section G - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
Premium payable by this transaction excluding insured section G - Terrorism insurance IPT/tax	GBP	5,718.56
	GBP	686.23
Premium payable by this transaction for insured section G - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
Total payable	GBP	6,404.79

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: Y027310

Period of Insurance: **From:** 01/04/2018 **To:** 31/03/2019
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
4	Section B – Loss of gas in fixed fire extinguishers extension
	<p>SSRBEC Electronic business equipment and computers -increased limits</p> <p>Clause 22; insured section C</p> <p>Standard Clause 22 -Electronic business equipment and computers -to Section C of this policy is deleted and replaced by the following:</p> <p>Cover is extended to include damage to electronic business equipment and computers whilst at your premises provided that our maximum liability under this Standard Clause shall not exceed GBP16,472 in respect of any one claim.</p> <p>Clause SSRBEC010109-CI</p>
	<p>SSRELT Employers' Liability Tracing Office</p> <p>General Conditions</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>
	<p>SSRSPA Location specific security protection level A</p> <p>Section C -Cover clause, Security</p> <p>Solely in respect of the specified premises below, the insurance granted by Section C of this policy is subject to the following protections being fitted at each premises and operating effectively whenever the buildings are unoccupied or closed for business.</p> <p>Specified premises 71 Harehills Road, Leeds, W Yorkshire, LS8 5HS</p> <p>1. External doors All doors and frames must be of sound construction and in good condition. Frames must be also securely fixed to the fabric of the building.</p> <p>a) Metal/Aluminium/UPVC framed glazed doors to be secured by a proprietary cylinder mortise lock. b) Armoured Plate doors to be secured by manufacturer's locks as supplied. c) Roller shutters, sliding or concertina doors, up and over doors and loading bay doors to be secured by: i) a steel locking bar secured by a close shackle padlock with a minimum of five levers; or ii) proprietary/manufacturers guide mounted locking system or hook bolt. d) Any door officially designated a fire exit by the Authorities to be fitted with hinge bolts top and bottom and any additional locks approved by the local Fire Officer. e) All other doors, wicket gates, trap doors and hatches to be secured by either:</p>



	<p>i) a mortise deadlock with a minimum of five levers conforming to BS3621 (1980) standard (or superior) and a boxed steel striking plate; or</p> <p>ii) an automatic deadlocking rim lock conforming to BS3621(1980) standard; or</p> <p>iii) a steel locking bar secured by a close shackle padlock with a minimum of five levers unless the door is the final exit door, barrel bolts of at least 150mm length, mortise rack bolts or flush bolts must be fitted top and bottom to each leaf.</p> <p>2. Windows All opening ground floor, basement and easily accessible upper storey windows and skylights to be secured by proprietary key operated window locks unless protected by internal or external bars, grilles or weld mesh.</p> <p>Clause: SSRSPA010109-CC</p>
	<p>Inclusion: Business Interruption - Declaration Linked Condition is operative</p> <p>Section D - Business Interruption</p> <p>It is noted that the Declaration Linked Condition of this Section is operative.</p> <p>Clause: ZZQDLC 011116</p>
	<p>ZZQ3YA - Three Year Agreement</p> <p>This policy is subject to a Three Year Agreement as per the document signed and dated (as stated under) by the <i>insured</i> and lodged with the <i>insurer</i>.</p> <p>29 March 2017</p> <p>Clause: ZZQ3YA010115</p>