

Security & Fire Protection Policy Schedule

Policy Number: 10001305SF Policy Wording Reference: SF170121

Period of Insurance: From: 01/04/2021 To: 31/03/2022
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 01/04/2021 Date Issued: 01/04/2021

Reason for Issue: New Business

Contract Parties

Insured: Anderstore Ltd
Trading Name(s): Anderstore Ltd
Including Subsidiary Companies: None

Address: 71 Harehills Road
Leeds
LS8 5HS
United Kingdom

Business Description: Supply, installation and maintenance of fire extinguishers and firefighting equipment, security and fire alarms and fire risers.

Insurer: QBE UK 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: 30 Fenchurch Street, London, EC3M 3BD
Tel: +32 2 504 82 11 Fax: +32 2 504 82 00

Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)
For wording changes please see the [Notice of Change](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email: info@ssr.co.uk

Claim Notification

Legal Expenses: DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: +44 (0) 344 893 0859 email: newclaims@das.co.uk
Also refer to the Helplines

All Other Sections: Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR
Tel: +44 (0)117 930 0100 email: claims@ssr.co.uk

Section:	Employers' Liability	Insured
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	Limits of indemnity	
Employers' Liability	£10,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Manslaughter defence costs	£1,000,000	Aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America
Claims jurisdiction:		Worldwide excluding North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section Excess(es):	Amount	
Excess	Not Applicable	
Section subject to declaration adjustment:		No

Section:	Public and Products (including inefficacy) Liability	Insured
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	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate

Including **sub-limits of indemnity** for:

Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including defence costs
Data protection	£500,000	Any one occurrence and in the aggregate including defence costs
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including defence costs
Financial loss (excluding products)	£5,000,000	Any one occurrence and in the aggregate including defence costs
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter defence costs	£1,000,000	Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£5,000,000	Any one occurrence
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Optional Extensions:

	Sub-limits of indemnity	
Loss of extinguishant in fixed fire extinguishers	£10,000	Any one occurrence

Section Excesses:

	Amount	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on Server rooms and data centres	£2,500	Any one occurrence
Guarding in or on building sites, car compounds or open cast mines	£1,000	Any one occurrence
Work on or involving sprinklers and wet risers	£2,500	Any one occurrence
Work resulting in escape of water	£1,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Financial loss (excluding products)	£500	Any one claim
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence
Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):

	Amount	
Loss of extinguishant in fixed fire extinguishers	£250	Any one claim

Territorial limits:

Worldwide but excluding manual work in North America

Claim jurisdiction:

Worldwide but excluding manual work in North America

Policy Law and Jurisdiction:

The law of that part of the United Kingdom where the head office of the insured is located

Section subject to declaration adjustment:

No

Section:	Directors' and Officers' Liability	Insured
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	Limit of indemnity	
Directors' and Officer's Liability	£100,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Pollution	£100,000	Any one claim and in the aggregate including defence costs
Continuous cover date	Inception	
Section Excess(es):	Amount	
Retention	£0	Any one claim
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located

Section:	Professional Indemnity	Insured
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	Limit of indemnity	
Professional Indemnity	£100,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate
Retroactive date:		Inception

Policy Condition: Subcontractors insurance check (refer to section for full details)

Minimum limit to be held by subcontractors	£100,000	Any one claim and in the aggregate including defence costs
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Optional Extensions:

Section Excess(es):

	Amount	
Professional Indemnity	£2,500	Any one claim including defence costs
Professional indemnity: loss of documents	£250	Any one claim including defence costs
Accidental asbestos discovery	Not Applicable	Each and every claimant including defence costs
Asbestos limited material buyback including accidental discovery	Not Applicable	Each and every claimant including defence costs

Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located

Section subject to declaration adjustment: No

Section:	Legal Expenses	Not Insured
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Section:	Property All Risks	Insured
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Premises **71 Harehills Road, Leeds, LS8 5HS, United Kingdom**

Contents Property Insured	Declared value	Uplift	Sum insured
Electronic business equipment	£16,472	15%	£18,943
General contents and/or all other contents	£36,510	15%	£41,987
Total Contents	£52,982		£60,930

Buildings			
Total	£125,000	15%	£143,750

Ancillary Coverage	Sub-Limit	
Breakdown of electronic business equipment and computers	£50,000	Any one occurrence and in the aggregate
Clothing and personal effects, any one person	£1,500	Any one occurrence
Exhibitions and trade fairs	£10,000	Any one occurrence
Glass	£2,500	Any one occurrence
Metered water or gas loss	£10,000	Any one occurrence
Personal accident assault - Death, total loss of use of one or more limbs, total loss of sight in one or both eyes and permanent total disablement	£25,000	Any one occurrence & maximum payable any one person
Trace and access	£25,000	Any one occurrence
Unauthorised use of electricity, gas or water	£25,000	Any one occurrence

Money	Limit	
Non-negotiable money	£250,000	Any one occurrence
Negotiable money, whilst on the premises during business hours , in transit or in a bank or night safe	£5,000	Any one occurrence
Negotiable money, whilst on the premises outside business hours and contained in a locked safe	£1,500	Any one occurrence
Negotiable money, whilst on the premises outside business hours and not contained in a locked safe	£500	Any one occurrence
Negotiable money, whilst contained in the private residence of the insured or an authorised employee	£500	Any one occurrence
Maximum negotiable money carryings per person in transit	£5,000	

Optional Extensions: **None selected**

Section Excess(es):	Amount	
Electronic business equipment	£250	Any one occurrence
General contents	£250	Any one occurrence
Buildings	£250	Any one occurrence

Territorial Limits:	
Electronic business equipment	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
General contents and/or all other contents	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man

Section:	Floating Contents	Not Insured
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Section:	Business Interruption All Risks	Not Insured
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Section:	Contract Works	Not Insured
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Section:	Fidelity Guarantee	Not Insured
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Section:	Terrorism	Not Insured
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Section:	Personal Accident	Not Insured
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Security & Fire Protection Policy Schedule

Insured: Anderstore Ltd
Trading Name(s): Anderstore Ltd
Including Subsidiary Companies: None

Premium Breakdown

Employer's Liability	£2,115.88
Public and Products Liability (including inefficacy)	£2,622.33
Professional Indemnity	£102.92
Directors' and Officers' Liability	Included
Property All Risks - LS85HS	£564.91
Total Premium Payable (excluding IPT)	£5,406.04
IPT/tax	£648.73
Total	£6,054.77

Endorsements

This schedule sets out additional clauses that form part of the policy. The undernoted clauses amend the Section and/or clause stated and is each otherwise subject to the terms and conditions of this policy.

Your specific endorsements:

Code	Endorsement Wording
	SSRBEC Electronic business equipment and computers -increased limits Clause 22; insured section C Standard Clause 22 -Electronic business equipment and computers -to Section C of this policy is deleted and replaced by the following: 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. Clause SSRBEC010109-CI