

Exclusively Security

Summary of Cover

This is a summary of the cover available under your Ageas Exclusively Security insurance policy. It is only a summary and does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording and your schedule (which indicates operative sections and sub-sections) and any endorsements that apply. A copy of your insurance policy is available from your agent on request.

This policy is an annual insurance contract and provides liability insurance for security and alarm companies. It is underwritten by Ageas Insurance Limited.

The standard cover may be varied to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule.

Standard Covers	Standard Limits
Public and Products Liability including: <ul style="list-style-type: none"> liability arising out of the ownership or use of mechanical plant as a tool of trade overseas personal liability 	£1,000,000 (higher limits are available on request)

Optional Covers	Standard Limits
Employers' Liability	£10,000,000 any one event, inclusive of costs and expenses
Inefficacy and Contractual Liability	£1,000,000 (higher limits are available on request)
Products Inefficacy	£1,000,000 (higher limits are available on request)
Wrongful Arrest	£25,000 (higher limits are available on request)
Loss of Keys	£10,000 (higher limits are available on request)
Financial Loss	£50,000 (higher limits are available on request)
Professional Indemnity This cover is written on a claims-made basis, which means it applies to claims that are discovered by, made against or intimated to you for the first time and notified to Ageas during the policy period for work undertaken or acts occurring after the retroactive date	£100,000 any one event
Money including Valuables	£2,500 any one occurrence and in the aggregate (higher limits are available on request)
Fidelity Guarantee	£25,000 any one claim (higher limits are available on request)

Applicable policy Sub-Section	Significant or Unusual Exclusions
Sub-Section A - Public and Products Liability	<p>Liability for the amount of the excess shown in the schedule in respect of each and every claim.</p> <p>Liability assumed under any contract or agreement where such liability would not have arisen in the absence of such contract or agreement (unless the Inefficacy and Contractual Liability extension is operative).</p> <p>Liability arising from:</p> <ul style="list-style-type: none"> • any act of theft, fraud, dishonesty or embezzlement by the insured, any directors, partner or employee • the use of guard dogs unless you comply with the provisions of the Guard Dogs Act 1975 and any amendments • Inefficacy or liability assumed under any contract or agreement (unless the Inefficacy and Contractual Liability extension is operative) • Products Inefficacy (unless the Products Inefficacy extension is operative) • Wrongful Arrest (unless the Wrongful Arrest extension is operative) • Loss of Keys (unless the Loss of Keys extension is operative) • the loss of or damage to customers' money away from the customers' premises • acts of Terrorism (but Employers' Liability cover is sub-limited to £5,000,000 for any one event).
Sub-Section C – Professional Indemnity	<p>Liability for the amount of the excess shown in the schedule in respect of each and every claim.</p> <p>Liability for fraudulent and dishonest acts by a partner or director.</p>
Money Section	<p>Liability for the amount of the excess shown in the schedule in respect of each and every claim.</p> <p>Liability for loss of or damage to money from any unattended conveyance</p>
Fidelity Guarantee Section	<p>Liability for the amount of the excess shown in the schedule in respect of each and every claim.</p> <p>Liability for further acts of theft by an employee following discovery of a previous act of theft by the same employee</p>

Applicable policy section	Significant or Unusual Conditions
All sections and sub-sections	<p>These include:</p> <ul style="list-style-type: none"> • use of heat precautions • interior services precautions • underground services precautions • obtaining written evidence that independent contractors (bona fide subcontractors) appointed by you and undertaking work for you or on your behalf, have in force policies of insurance covering: <ul style="list-style-type: none"> - Employers' Liability containing an Indemnity to Principal extension - Public and Products Liability including liability for damage to property whilst being cleaned and with limits of indemnity of not less than those applying to this policy and containing an Indemnity to Principal extension - Professional Indemnity with a limit of indemnity of not less than that applying to this policy • obtaining satisfactory references in respect of: <ul style="list-style-type: none"> - all employees before any person is employed - all subcontractors before any subcontractors are engaged in accordance with: <ul style="list-style-type: none"> - British Standard BS7858 Code of Practice for Security Screening of Personnel employed in a Security Environment and/or British Standard BS7499 Manned Security Services Part 1, Code of Practice for Static Guarding and Mobile Control Services or any amendment thereto in respect of employees engaged in guarding activities or the provision of key holding services or security installation servicing or maintenance services or activities or - British Standard BS7960 Code of Practice for Door Supervisors/Stewards or any amendment thereto in respect of employees engaged in door supervising activities or stewarding work <p>You must make a written record of any verbal reference at the time it is obtained and the original copy of each written reference and the record of any verbal reference shall be retained by you and shall be made available for inspection by us on request.</p>
Money Section	<p>All operations involving the carriage or custody of customers' money in motor vehicles must have a minimum number of two employees in each vehicle unless agreed otherwise and all activities shall be made within radio range of the operational base and all vehicles shall be equipped to maintain radio contact.</p>

Cancellation Procedure

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

How to Claim

To make a claim, contact our commercial claims department on **0845 122 3283**. The line is open 24 hours a day, 365 days a year.

Full claims procedures are noted in the policy wording under General Conditions and extra details are noted on the schedule.

How to Make a Complaint

We pride ourselves on our high levels of customer satisfaction. However, should there be an occasion where our service does not live up to your expectations, please let us know and we will do our best to put it right as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact your agent to report your complaint. If your complaint is about your claim, please telephone your personal claim handler on the number shown in your claims documentation.

For any type of complaint, you can email us at csa.uk@ageas.co.uk or write to us at:

Customer Services Advisor
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if you have an annual turnover of less than EUR 2 million and fewer than 10 employees. More details can be found at www.financialombudsman.org.uk. You will need to fill in their complaint form available from their website, or they will assist you over the telephone on **0800 023 4567** or **0300 123 9123**. Alternatively you can write to them at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

They will only consider your complaint after you've tried to resolve it with us.

Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at www.fscs.org.uk.

Ageas Insurance Limited

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www.ageas.co.uk

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar that extends to the right, ending in a registered trademark symbol (®).