



Policy Documentation

Security and Fire Protection

Combined Liability Schedule

Insured : Senturian Security Ltd

Policy Number : MOV-00000371-2016-300

Period of Insurance : 12 months at 26th October 2016

Metier Underwriting

SCHEDULE

This schedule together with your policy wording, any endorsements or certificates, the proposal form, broker presentation and any other information supplied shall form the basis of the contract between us and as such shall be read together as one document.

UMR	B6991SC02014S01	Broker	Movo Insurance Brokers Ltd
Policy number	MOV-00000371-2016-300		
Effective date	26th October 2016		
Date of issue	27th October 2016		
Reason for issue	Renewal		
Period of insurance	Premium		
From	00.01 hours on the 26th October 2016	Gross Premium or Minimum and deposit	£2,377.03
To	24.00 hours on the 25th October 2017	Insurance Premium Tax	£237.70
		Annual Gross Premium	£2,614.73

Insurer	Syndicate DTW1991 at Lloyd's managed by R&Q Managing Agency Limited		
Coverholder	DTW 1991 Underwriting Limited on behalf of Syndicate DTW1991 at Lloyd's managed by R&Q Managing Agency Limited – For 100% share (registered in England number 8330551 Appointed Representative of R&Q Managing Agency which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority) 110 Fenchurch Street, London, England, EC3M 5JT Tel: +44 (0)207 780 5850 Fax: +44 (0)207 780 5851		
Issuing Intermediary and Sub-Coverholder	Metier Trading Limited (trading as Metier Underwriting), 1 Royal Exchange Avenue, London EC3V 3LT		
Policyholder	Senturian Security Ltd		
Address	Desai House, 9-13 Holbrook Lane, Coventry CV6 4AD		
Business	Static & Mobile Guarding, Dog Handling, Door Supervision, Event Security		
Sections applying	A B & C		
A. Public and Products Liability B. Employers Liability C. Professional Indemnity	Pages 11 – 22 Pages 23 – 27 Pages 28 – 34	Insured Insured Insured	Yes Yes Yes
Endorsements applying			
Abuse Molestation exclusion MetierLIAB0001(a) Close Protection exclusion Metier LIAB0002(a) Third Party Fidelity Guarantee Coverage Metier LIAB0003 (a) Cash Carrying Coverage extension Metier LIAB0005	Page 45 Page 45 Pages 45– 46 Page 46	Insured Insured Insured Insured	Yes No Yes No

Complaints

This Policy is insured 100% by Syndicate DTW1991 at Lloyd's. In the event that you wish to make a formal complaint you should contact Metier Underwriting in writing at the following address. Upon receipt of your complaint Metier Underwriting will immediately forward full details to the Insurer, being Syndicate DTW1991 at Lloyd's:

Metier Underwriting
1 Royal Exchange Avenue
London
EC3V 3LT

Alternatively, if you would rather contact the Insurer directly, please contact the Compliance Officer at Lloyd's Syndicate DTW1991 using one of the following options

- (a) In writing (letter or email) to the address shown below or
- (a) By telephone to the telephone number shown below or
- (b) Face to face (should you wish to speak to someone face to face please telephone Lloyd's Syndicate DTW1991 at the number shown below and this will be arranged)

The Compliance Officer
Syndicate DTW1991
R&Q Managing Agency Limited
5th Floor
Fountain House
130 Fenchurch Street
London
EC3M 5DJ
Email syndicate1991@rqih.com
Tel: +44 (0)20 7 977 0876

Once your complaint is received Syndicate DTW1991 shall attempt to respond within 10 working days from the date of receipt but in any event no later than the response time stipulated by any instructions received from the relevant UK regulator. In the event that you remain dissatisfied you can refer the matter to Lloyd's. The address and contact details are as follows:

Policy Holder and Market Assistance
Lloyd's Market Services
One Lime Street
London EC3M 7HA
Email complaints@lloyds.com
Tel: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225

Details of Lloyd's complaints procedures are set out in a leaflet "How We Will Handle Your Complaint" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint you may have the right to refer your complaint to the Financial Ombudsman Service.

If you are seeking resolution as an individual acting for purposes outside your trade business or profession as a micro-enterprise (a smaller business that has a turnover or annual balance sheet of not more than two million euros and fewer than ten employees) a charity with less than £1m annual income or a trustee of a trust with net asset value of less than £1m, you may refer the matter to the following organisation

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk
Tel: 0800 0234 567

Claims Notifications

To report a claim please contact the claims administrator at:

Woodgate & Clark Claims Management Limited
The Red House
West Malling
Kent
ME19 6QT
Tel: 01732 848077
Email: new.claims@woodgate-clark.co.uk

Sections A – Public / Products Liability

Policy number	MOV-0000371-2016-300
Effective date	26th October 2016
Retroactive Date for Financial Loss coverage	26th October 2016
Date of issue	27th October 2016

Public liability

Limit of indemnity	£5,000,000 costs and expenses are payable in addition other than United States of America or Canada or any territory within their jurisdiction £250,000 any one occurrence in respect of Wrongful Arrest £100,000 any one occurrence in respect of Loss of Keys and / or consequential loss of keys £500,000 any one period in respect of Financial Loss £100,000 any one period in respect of Libel and / or Slander £100,000 any one period in respect of Third Party Fidelity Guarantee	
Basis of rating Estimated Turnover	Mobile and Static Guarding - Offices/Shopping Precincts Turnover £168,000 Mobile and Static Guarding - Warehouses/Factories Turnover £84,000 Mobile and Static Guarding - Building Sites Turnover £168,000 Door Supervision Turnover £6,800 Crowd Control at pop concerts and sporting events Turnover £75,500	
Excess applying	£500 each and every loss in respect of Third Party Property Damage. £500 each and every loss in respect of Inefficacy and Contractual Liability. £250 each and every loss in respect of Wrongful Arrest. £250 each and every loss in respect of Third Loss of Keys and /or Consequential Loss of Keys. £500 each and every loss or 10% whichever is the greater in respect of Financial Loss. £500 each and every loss in respect of Libel and/or Slander. £500 each and every loss in respect of Third Party Fidelity Guarantee	

Products liability

Limit of indemnity	£5,000,000 any one period of insurance
Excess applying	£500 each and every loss in respect of Third Party Property Damage. £500 each and every loss in respect of Products Inefficacy £500 each and every loss in respect of Third Party Fidelity Guarantee

Extensions Applying

Extension 1 – Inefficacy and Contractual Liability
 Extension 2 – Products Inefficacy
 Extension 3 – Wrongful Arrest
 Extension 4 – Loss of Keys

Endorsements Applying

Abuse Molestation exclusion MetierLIAB3001(a)
 Fidelity Coverage MetierLIAB3003(a)

Section B – Employers' Liability

Policy number	MOV-00000371-2016-300
Effective date	26th October 2016
Date of issue	27th October 2016

Limit of indemnity	£10,000,000 including costs and expenses other than for Terrorism and Asbestos where the Limit of Indemnity is £5,000,000
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Description of activities	Basis of rating	Estimated annual amounts
Clerical and non-manual staff	Wages & Salaries	£8,268
Mobile and Static Guarding - Offices/Shopping Precincts	Wages & Salaries	£140,000
Mobile and Static Guarding - Warehouses/Factories	Wages & Salaries	£70,000
Mobile and Static Guarding - Building Sites	Wages & Salaries	£140,000
Door Supervision	Wages & Salaries	£5,666
Crowd Control at pop concerts and sporting events	Wages & Salaries	£60,416

Endorsements Applying

None

Section C – Professional Indemnity

Policy number	MOV-00000371-2016-300
Effective date	26th October 2016
Retroactive Date	26th October 2016
Date of issue	27th October 2016

Professional Indemnity

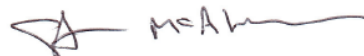
Limit of indemnity	£100,000 any one period of insurance
Excess applying	£500 each and every loss

Basis of rating	Estimated annual amounts
Turnover excluding USA/Canada	£502,300
Turnover in respect of USA/Canada	£0

Statutory status disclosure

Insurer: Syndicate DTW1991 at Lloyd's is managed by R&Q Managing Agency Limited. R&Q Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No: 224442.
R&Q Managing Agency Limited is registered in England No: 04690709.
Registered Office: 2 Minster Court, London, EC3R 7BB

Coverholder: Metier Trading Limited trading as Metier Underwriting is an Appointed Representative (AR) of Independent Broking Solutions Limited which is authorised and regulated by the Financial Conduct Authority (FRN 312026)
Metier Trading Limited is registered in England No: 07841890
Registered Office: Unit 2 Kildergaard Business Park, Eastthorpe Industrial Estate, Eastthorpe Colchester CO5 9HE



Signed by Metier Trading Limited, trading as **Metier Underwriting**, acting on behalf of Syndicate DTW1991 at Lloyd's managed by R&Q Managing Agency Limited.

Additional Endorsements attaching to this POLICY

Abuse Molestation exclusion Metier LIAB0001 (a) (applicable to Section A Public and Products Liability)

The **INSURERS** will not be liable for liability arising in connection with arising from abuse or molestation or bullying whether physical or verbal or criminal acts or improper behaviour or gross misconduct involving sexual activity or sexual abuse or molestation or wrongful restraint except to the extent coverage for abuse and molestation has been endorsed hereon and only for the Limit of Indemnity as specifically provided for in the Schedule.

Third Party Fidelity Guarantee Coverage Metier LIAB0003 (a) (applicable to Section A Public and Products Liability)

The **INSURERS** will indemnify the **INSURED** in respect of loss of **MONEY** or goods for which the **INSURED** is legally liable due to any act of fraud dishonesty or embezzlement committed by any **EMPLOYEE** of the **INSURED** whether acting alone or in collusion with others.

Provided always that:-

- a) all acts of fraud dishonesty or embezzlement of a continuous or repeated nature by any **EMPLOYEE** of the **INSURED** will be deemed to be a single act of fraud dishonesty or embezzlement.
- a) such acts of fraud dishonesty or embezzlement are committed during the period of insurance and notified to the **INSURERS** as soon as reasonably practical after discovery and in any event within 90 days of either;
 - i) the expiry of this insurance.
 - ii) termination of the employment with the **INSURED** of the **EMPLOYEE** or the last of the respective **EMPLOYEES** if more than one is involved in committing the act of fraud dishonesty or embezzlement. whichever occurs first.
- b) any acts of fraud dishonesty or embezzlement committed during the period of insurance and notified to the **INSURERS** within 90 days following termination of this insurance will be deemed to have been discovered during the final period of insurance.

- c) such acts are committed during the uninterrupted service of the **EMPLOYEE**.

The **INSURERS** will be under no liability:

- a) for further acts of fraud dishonesty or embezzlement committed by an **EMPLOYEE** following discovery by the **INSURED** of an act of fraud dishonesty or embezzlement by that **EMPLOYEE** whether acting alone or in collusion with others.
- a) where the **INSURED** has not carried out vetting of the **EMPLOYEE** in accordance with BS7858 (2006) or any subsequent British or European standard.

The **INSURERS'** liability under this extension other than in respect of the misuse of telephones will not exceed:-

- a) £100,000 any one **EMPLOYEE**.
- a) £100,000 any one claim or series of claims arising from one original cause regardless of the number of **EMPLOYEES** involved.
- b) £100,000 in respect of all acts of fraud dishonesty or embezzlement discovered during any one period of insurance.

The **INSURERS'** liability under this extension in respect of the misuse of telephones by any **EMPLOYEE** will not exceed £10,000 any one act of fraud dishonesty or embezzlement.

The **INSURED** will co-operate with the **INSURERS** in seeking reimbursement from any defaulting **EMPLOYEE** of sums paid or payable under this extension.

The **INSURERS'** liability under this extension shall only apply to that part of the loss which exceeds the **EXCESS** as specified in the **SCHEDULE** and such **EXCESS** shall be borne by the **INSURED** uninsured and at the **INSURED'S'** own risk.