

POLICY CERTIFICATE



LIABILITY INSURANCE

Policy underwritten by Channel Syndicate 2015 at Lloyd's
UMR B1262BW0175316

Security Smart Ltd
Mr Shahidul Islam
Unit 11 Second Floor
Leaside Business Centre
45 Gillender Street
London
E14 6RN
United Kingdom

Insured address
Unit 11 Second Floor
Leaside Business Centre
45 Gillender Street
London
E14 6RN
United Kingdom

Policy: ISCOMBL19894503Sislam
Cover start date: 01/04/2017
Date of Issue: 01/04/2017
Period of insurance: 1 year
Limited
Business description: Security
Guards excluding bouncers

***IMPORTANT *** Please read your Policy Wording carefully to ensure that you fully understand the benefits of the cover provided. If you have any queries please contact us as soon as possible.

Policy Cover

Section

A. Employer's Liability
B. Public Liability

Sum insured

£10 Million
£5 Million

Policy Premium

Dated 01/04/2017

Mark Morgan

The following Business Partner(s) have been noted:

None

Endorsements applicable (terms of business enclosed) - CC1 CC5 CC24 CC30 CC35 CC66 CC88 CC89 CC90 CC93 CC106 CC149

Endorsements removed - CC4 CC6 CC7 CC8 CC13 CC27 CC29 CC47 CC146

Additional Endorsements (due to underwriting)

None

Special Terms

None

Terms and conditions

A 14 day cooling off period is applicable to this policy from the date of receipt of documentation, subject to no claims.

Excess applicable

Policy excess £250 each and every claim.

Several Liability

The liability of the Underwriters is several and not joint and is limited solely to the extent of their individual proportions. The Underwriters are not responsible for the subscription of any co-subscribing underwriter or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

Mark Morgan

Endorsements applicable

CC1 - Bona Fide Sub-Contractors Warranty

It is a condition precedent to liability by the Insured that all sub-contractors that they engage maintain a public liability policy that provide:

- Public liability coverage with an indemnity limit of not less than the limits provided by this Policy
- An indemnity to the Insured as principal

It is further warranted by the Insured that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

CC5 - Abuse Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section B, directly or indirectly resulting from or in consequence of abuse of any nature whether direct or indirect.

CC24 - Use of Dogs Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability, directly or indirectly resulting from or in consequence of the use of any dog in connection with the business.

CC30 - Personal Protective Equipment Condition

It is a condition precedent to the liability of Underwriters that the use or wearing of Personal Protective Equipment by any Person Employed is rigorously enforced and that Personal Protective Equipment is supplied to the Person Employed and that a formal record is maintained confirming receipt of such equipment.

CC35 - Products Exclusion (Applicable to Section C)

It is hereby understood and agreed that this Policy does not indemnify the Insured for Products Liability including all liability for goods and services supplied.

CC66 - Work Above Ground Level Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections A or B directly or indirectly resulting from or in consequence of work undertaken from above the surrounding floor or ground level by any person employed.

CC88 - Nightclub Security Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection with nightclub, bar, festival, door security work.

CC89 - Deliberate/ Belligerent Acts Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising directly or indirectly out of or in connection with any act of assault, battery, wounding or false imprisonment. Furthermore indemnity will not be provided in respect of any intentional, wilful, malicious or criminal act.

CC90 - Close Protection Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising directly or indirectly out of or in connection with any close security

protection.

CC93 - Health and Safety Policy Condition

It is a condition precedent to the liability of underwriters that the Insured has an up to date Health and Safety Policy in force and that it is communicated to, and acknowledged by, all employees.

CC106 - Security Operative Warranty

It is warranted by the Insured that all security operatives hold a current Security Industry Licence (SIA).

CC149 - Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection from the following:

- a) Assault and Battery or any act or omission in connection with the prevention or suppression of such acts;
- b) Any defence or indemnity in any action or proceeding alleging such damage

This exclusion applies regardless of the degree of culpability or intent

Endorsements removed

CC4 - Administration of Drugs Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections B or C, directly or indirectly resulting from or in consequence of the provision and/ or administration of pharmaceuticals or drugs of any nature.

CC6 - Heat Work Away Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section B, directly or indirectly resulting from or in consequence of the performance of work involving the application of heat other than on premises owned, leased or rented by the Insured.

CC7 - Bodily Treatment Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections B or C, directly or indirectly resulting from or in consequence of the provision of any medical or other bodily treatment, other than first aid treatments.

CC8 - Loss, Damage or Corruption of Data Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections B or C, directly or indirectly resulting from or in consequence of the loss, damage or corruption of any data, held on or created by, any electronic data processing equipment or system.

CC13 - Proprietary Brands Condition

It is a condition precedent to the liability of Underwriters that proprietary brand products only will be used and that these are used and stored in accordance with the manufacturer's instructions.

CC27 - Professional Services Exclusion (Applicable to

Section B)

Underwriters shall have no liability under this Policy to provide any

indemnity or benefit for any legal liability arising out of breach of professional duty or wrongful or inadequate advice, whether a fee is charged or not. It is hereby noted and agreed that this Exclusion replaces Exceptions to Section B (12.6).

CC29 - High Risk Location Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection with work undertaken on or at any of the following locations or premises:

- refineries, bulk storage or production premises in the oil, gas or chemical industries.
- offshore structures and work underground or underwater.
- aircraft, hovercraft, aerospace systems or watercraft (other than at work conducted in dry-docks not involving the use of heat).
- railways or airports.

CC47 - Participant to Participant Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections A or B, directly or indirectly resulting from or in consequence of any Injury caused by the negligent act and/or omission of any participant towards another participant.

CC146 - Identity of Insurers

Royal & Sun Alliance Insurance plc

Royal & Sun Alliance Insurance plc (No. 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

AIG Europe Limited

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covéa Insurance plc

Covea Insurance plc. Registered in England and Wales No. 613259. Registered office, Norman Place, Reading RG1 8DA.

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services, including insurance.