

Bespoke Insurance Policy for the Security & Fire Protection Industry

We are able to insure most companies operating in this sector whether they are involved in the manufacture, supply, installation, testing or design of products. Cover is available for companies operating at height, using heat away or working in high risk environments or overseas.

Typical companies we insure include:

- Intruder & Fire alarm installers
- Portable & fixed extinguisher installers & servicers
- Sprinkler companies
- CCTV & access control
- Central Stations
- Nurse & warden call
- Security Guarding & key-holding
- Door Supervisors
- Stewards
- Locks, safes & grilles
- Car Park management
- Emergency lighting
- Vehicle alarms
- Passive fire protection including intumescent products & spraying

We can provide cover for:

- Employers Liability
- Public & Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors & Officers Liability
- Fidelity Guarantee

What makes this policy better than others?

Significant benefits of our cover:

- Inefficacy cover to the PL limit (unless otherwise stated)
- Damage to that part worked on for alarm, extinguishing or security services (this provides cover for damage to carpets being lifted for example)
- Wrongful arrest cover to the full PL limit (with no excess either)
- Criminal & deliberate acts (crucial cover for door supervisors & security guards)
- Bodily injury arising from consultant & training (specifically for physical intervention training)
- Terrorism cover on PL/Prods/ Inefficacy
- Accidental Exposure to asbestos
- £250 third party property excess (increased in certain scenarios)
- Fidelity Bonding Extension (not restricted to legal liability & includes misuse of phones)
- Loss/Consequential Loss of Keys Extension (legal liability for consequences of lost keys paid under PL & thus to the full PL limit)
- Loss of Gas Extension (for extinguisher & fire companies to cover loss of gas in systems being worked on)
- Service Indemnity Extension (to cover motor vehicles in custody)
- Free Professional Indemnity section £100,000 limit
- Free Directors & Officers section £100,000 limit

Note: This is only a brief overview of cover please refer to our full summaries of cover & policy wordings for full details