



SECURITY LIABILITY POLICY



POLICY BROCHURE



ARRANGED BY



UNDERWRITTEN BY



Companies involved in Manned Guarding, Leisure, Event and Close Protection Security Sectors have different insurance needs to many other businesses. For this reason, Coversure Insurance Services in Reigate has developed the **Cover-Secure Liability Policy** in conjunction with XL Insurance.



Security Companies, by their very nature, have a higher exposure to incidents involving physical confrontation than almost any other private business. With this in mind, it is particularly important to make sure your policy covers claims made against you for compensation which could put your company's financial stability at risk.

You will see below examples of claims where the **Cover-Secure Liability Policy** would cover your legal liabilities:

1) Public Liability – *Deliberate Acts*

Following an incident outside the nightclub, a doorman punched Mr Hawley, causing significant and permanent brain damage.

The doorman, Warren, was convicted for the offence and Hawley issued proceedings for negligence against both Luminar, the company which owned the nightclub, and ASE, which employed and supplied the doormen.

2) Employers Liability

The employee arrived at work at 8.00pm to start a night shift. At approximately 9.00pm he was violently attacked in the portacabin where he was stationed and sustained traumatic brain damage resulting in long term health problems.

Matters were made worse by the fact that his employers were supposed to check on him by telephone every two hours. However, the employee and the control room operator at his employer's place of business had agreed to bypass this system so the client could rest on his shift.

The employee was not found until 6.30am the following morning, by which time his brain had been starved of oxygen for over 10 hours resulting in a more significant brain damage.

The case was settled for a sum of £800,000.

3) Public Liability - Loss of Keys

The Daily Log showed that a set of Keys were signed out to an Exhibitor to enable him to store equipment for his show. These keys were never signed back in by the Guard on duty. However, CCTV footage confirmed the Exhibitor handed them back to the Guard as he left the site.

The Guard insisted when interviewed that he did not remember having the keys returned to him, despite being shown the CCTV footage. After numerous searches the keys never reappeared.

Unfortunately, the keys in question contained a Master Key which resulted in the replacement of a number of locks on the site.

The costs involved were £837.

Coversure Insurance Services in Reigate have been arranging insurance for the Security Sector since 2003. They have an in depth knowledge of the industry and have provided insurance solutions for new ventures through to established national companies. It is important to use a broker who understands the particular needs of your business to ensure you are provided with the most appropriate cover.

The **Cover-Secure** range of products, developed for security companies that need to be licenced under the Private Security Industry Act, was launched in 2009 with the backing of some of the UK's major insurers.

Most liability insurance policies do not provide the specialist cover that companies involved in the Security Industry require or will apply strict clauses such refusal of indemnity unless full compliance with certain British Standards (i.e. BS7858, BS7499 or BS7960) can be proven.

Employers Liability

Public Liability

- Inefficacy
- Deliberate Acts
- Loss of Keys
- False/Wrongful Arrest including Use of Restraints
- Member to Member Liability
- Customers Property in Your Care Custody and Control
- Use of Guard Dogs
- Professional Indemnity

Products Liability

Pollution Liability

Whilst following the appropriate British Standards is to be recommended, the Cover-Secure Liability Insurance Policy, underwritten by XL Insurance, does not have any such vetting and screening warranties.

Discounts are available for SIA Approved Contractor Scheme members, membership of website forum Workingthedoors.co.uk and other approved industry forums, BSIA members and for Claim Free Experience.

Cover-Secure Liability Insurance, arranged exclusively by **Coversure Insurance Services in Reigate**, includes the following cover either as standard or as optional extension and complies with the SIA Approved Contractor Scheme and MAYBO's Conflict Management PI Training requirements for insurance.



Based on XL London Market Limited's underwriting expertise and risk management philosophy, XL offer it's Middle Market clients in the UK & Ireland insurance coverage for casualty and contractors all risks. The XL team provides cost-effective insurance solutions with mono-line as well as combined offers – backed by our local market knowledge and dedicated service capabilities.

- **Dedicated underwriters:** understand the client's individual needs
- **Strong market knowledge:** familiar with the legal, regulatory and operational environment
- **Unique risk improvement solutions:** through [Advance XL](#) - a fresh approach to supporting our clients risk improvement goals
- **Rehabilitation programs:** proactive return to work interventions usually at no cost to clients



XLINSURANCE

Other Cover-Secure Products include:

- Group Personal Accident Insurance
- Directors and Officers Insurance
- Commercial/Office Buildings
- Office Contents, UK All Risks for Business Equipment & Stock
- Business Interruption
- Money
- Goods in Transit
- Legal Expenses
- Motor Insurance for Vans and Cars




COVERSURE
INSURANCE SERVICES
23 Croydon Road
Reigate
Surrey
RH2 0LY

Email: reigate@coversure.co.uk

Web: www.cover-secure.com

Tel: 0800 308 1010

Fax: 01737 244 306

