



## SECURITY LIABILITY POLICY



## CLAIMS EXAMPLES



ARRANGED BY



UNDERWRITTEN BY



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.

# XL INSURANCE

## 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



  
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