



Certificate of Public Liability Insurance

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| Policy Number | MOV-00001351-2017-300 |
| INSURED | UK Professional Guarding Limited |
| Effective Date | 14/12/2017 |
| Expiry Date | 13/12/2018 |
| Business Description | Static & Mobile Guarding and Event Security |
| Indemnity Limit(s) Public Liability | £5,000,000 |
| Products Liability | £5,000,000 |

This document is to certify that on the Effective date of this certificate the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with Metier Underwriting acting on behalf of Syndicate DTW1991 at Lloyd's managed by R&Q Managing Agency Limited.

This Policy Summary does not contain the full terms and conditions of the Combined Liability and Commercial Legal Protection wording and for these we would refer YOU to the Policy Document. This Policy Summary should be read in conjunction with Your Policy Schedule.

Date of Issue 14/12/2017

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.

Section A – Public & Products Liability

This section will provide cover:

- Up to £5,000,000 any one period of insurance for the Insured's legal liability in connection with your business to pay compensation including legal costs for:
 - Accidental death or injury to any persons excluding employees
 - Accidental loss or damage to third party property
- Up to £5,000,000 any one loss and in the aggregate for the Insured's legal liability in connection with your business to pay compensation including legal costs for:
 - Accidental injury or accidental loss or damage caused by products supplied by you

Significant features and benefits

Cover which can be provided includes:

- Cross liabilities – the Insured will be indemnified as though a separate Policy had been issued to each of them but the Insurer's total liability will not exceed the Limit of Indemnity stated in the Schedule
- Legal costs and expenses
- Defective Premises Act 1972 liability
- Leased and rented premises
- Motor contingency liability
- Mechanical plant as a tool of trade
- Indemnity to principals
- Overseas personal liability during temporary visits abroad in connection with the business
- Court attendance costs
- Health & Safety at work and corporate manslaughter defence costs
- Financial loss

Section A (continued)

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)
Registered Office: 1 Royal Exchange Avenue London

Special Extensions *(if operative in the Schedule)*

Cover will be provided for the following only if they are selected and operative in the Schedule:

- Inefficacy and contractual liability
- Products Inefficacy
- Wrongful Arrest
- Loss of keys

Significant and Unusual Exclusions of Cover

Exclusions to cover in this section include:

- Work on railways, offshore installations, airside, chemical or petrochemical works, oil or gas refineries, oil or gas storage facilities, aircraft, power stations and installations or establishments undertaking nuclear processing
- Any craft or mechanically propelled vehicle
- Defective goods
- Faulty design
- Fines or penalties
- Injury to Employees
- Electromagnetic fields
- Property in the Insured's custody
- Gradual Pollution
- Biological or chemical materials
- Products for use or supply in the United States of America and/or Canada and/or their possessions or protectorates
- Asbestos
- Hazardous building materials
- Fungus mould and mildew

Territorial Limits:

- a) England, Scotland, Wales, Northern Ireland and the Channel Islands
- b) Any other member country of the European Union in respect of INJURY loss or damage caused by or arising from the activities of the INSURED or any DIRECTOR, PARTNER or EMPLOYEE normally resident within the territories specified in a) of this definition and occurring during any temporary visit made in connection with the TRADES or BUSINESS

Policy Law:

Unless the **INSURER(S)** and **YOU** agree otherwise this Policy shall be subject to and construed solely in accordance with the Law of England and Wales. The **INSURER(S)** and **YOU** agree that all disputes arising out of or in connection with this Policy shall be subject to the exclusive jurisdiction of the Courts of England and Wales.