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**Yes**

**Fire & Intruder Alarm & Closed Circuit Television (CCTV) Installation Condition**

Under section 6 (Public/Products Liability) We will not cover legal liability or Defence Costs caused by arising from or relating to the supply and/or installation of

- a. fire alarm and/or
- b. intruder alarm and/or
- c. closed circuit television monitoring equipment

other than by a member of the National Security Inspectorate (NSI) or Security Systems & Alarms Inspection Board (SSAIB)

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**No**

**Bona Fide Sub-Contractors Insurance - Lower Limit**

Whenever work is undertaken on Your behalf by subcontractors, You will ensure that prior to work commencing and every twelve (12) months throughout the duration of their contract with You that such subcontractor(s):

- a. its employees are suitably qualified to carry out the work
- b. have effected public liability insurance that:
  - i. covers the work to be undertaken by the subcontractor;
  - ii. is subject to a limit of indemnity not less than GBP N/A
  - iii. includes an 'indemnity to principals' clause;
  - iv. and a written record of the insurer and policy number is kept
- c. employers' liability coverage with a limit of liability of not less than GBP 5,000,000 any one occurrence;
- d. **You** do not assume by agreement any liability or potential liability that would not have attached to **You** 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 sub-contractor.

If this Condition is not complied with, **We** shall have no liability under the Policy for any work undertaken on **Your** behalf by subcontractors.

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**Yes**

**Conflict Management and Physical Intervention Skills Exclusion**

Under section 1 (Professional Indemnity) and 6 (Public/Products Liability) We will not cover legal liability or Defence Costs arising from Conflict Management and Physical Intervention Skills.

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**Yes**

**Repossession Agent Exclusion**

Under section 1 (Professional Indemnity) and 6 (Public/Products Liability) We will not cover legal liability or Defence Costs arising from any activities as a Repossession Agent.

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**Yes**

**Lifting or Movement of Vehicles Exclusion**

Under section 1 (Professional Indemnity) and 6 (Public/Products Liability) We will not cover legal liability or Defence Costs arising from any activities involving Lifting or Movement of Vehicles.

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**No**

**Professional Indemnity Injury/Damage cover (consultancy/training activity)**

Under section 1 (Professional Indemnity) We will not cover legal liability or Defence Costs for Bodily Injury or Property Damage, Unless arising out Training, Risk Assessments and associated consultancy performed solely for a fee.

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First Under  
Regulated by

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d Address:

Level 10, 55 Old Mary Axe, London, EC3A 7DU

## Endorsements

Only those shown as **Yes** will be applicable unless otherwise stated.

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**Yes**      Professional Indemnity - Extended reporting period

In the event that this policy ceases then under section 1 (Professional Indemnity) you shall automatically be entitled to a 90 day extended reporting period under this clause.

The extended period shall only apply to acts first committed or allegedly committed during the period of insurance shown in the policy schedule.

We will not cover you if other insurance has been bought with the intention of providing equivalent cover for any part of the 90 day period.

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**Yes**      Fidelity Bonding Extension - Dishonesty of Employees (specified limit)

Under Section 1 (Professional Indemnity) We will cover You for liability as result of any claim against You during the Period of Insurance arising from any dishonest, fraudulent, malicious or criminal act or omission of any of Your Employees excluding partners, directors or principals.

We will not indemnify Your Employees for committing or colluding in the dishonest act, fraud, malicious or illegal act or omission.

Our liability to pay Damages (including Claimants' costs fees and expenses) shall not exceed GBP 100,000 for any one occurrence or series of occurrences arising out of one originating cause in any one Period of Insurance.

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**Yes**      Care Custody and Control Extension - Security

Under section 6 (Public/Products Liability) We will indemnify You for any liability for premises or their contents under the care custody and control of the Insured for the purpose of

- a. security guarding,
- b. door supervision,
- c. close protection
- d. event security services
- e. Remote CCTV and Alarm Monitoring

The Insurers' liability to pay Damages (including Claimants' costs fees and expenses) shall not exceed GBP 5,000,000 for any one occurrence or series of occurrences arising out of one originating cause in any one Period of Insurance.

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**No**      Care Custody and Control Extension - CCTV and Alarm Monitoring

Under section 6 (Public/Products Liability) We will indemnify You for any liability for premises or their contents under the care custody and control of the Insured for the purpose of Remote CCTV and Alarm Monitoring

The Insurers' liability to pay Damages (including Claimants' costs fees and expenses) shall not exceed GBP No Cover for any one occurrence or series of occurrences arising out of one originating cause in any one Period of Insurance.

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### Professional Indemnity - In the Aggregate including Defence Costs

Excess - each and every claim	£500
Limit of Indemnity	£1,000,000
Dishonesty of Employees	£100,000
Retroactive Date	INCEPTION
Territorial Limits	Worldwide
Jursdiction	Worldwide excluding USA and Canada

### Property Damage

Excess - each and every claim	£500
Contents Sum Insured	Not Covered
Computers and Portable Equipment	Not Covered
Other	
Other	

### Business Interruption - Flexible First Loss

Business Interruption Sum Insured	Not Covered
Business Interruption Indemnity Period (months)	12

### Money

Excess - each and every claim	£250
Limit of Indemnity	Not Covered

### Employers Liability

Limit of Indemnity	£10,000,000
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### Public/Products Liability

Excess - each and every claim	£500
Limit of Indemnity	£5,000,000

### Directors & Officers Liability and Company Reimbursement

Limit of Indemnity	Not Covered
Prior and Pending Litigation Date	N/A

Website: [www.firstuw.com](http://www.firstuw.com)

First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585. Registered Address: Level 15, 30 St Mary Axe, London, EC3A 8EP

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## First Underwriting PI Combined Schedule (Security)

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**Reason for issue:** New Policy

### Policy Details

Policy Number: CSFUW/ FULPI1086PICO  
Policy Wording Reference: FULSECPICOMB 080126 V1.1

Period of Insurance

Effective Date: 28/01/2026

Term End Date:

Broker:

Insured:

Registered Address

Milton Keynes

Business:

### Policy Premium

Total (excluding Insurance Premium Tax)	£1,250.00
Insurance Premium Tax @ 12%	£150.00
Total (including Insurance Premium Tax)	£1,400.00

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