

QBE Insurance (Europe) Limited

ANY QUERIES PLEASE CONTACT
VOICE: 0117 930 0100
FAX: 0117 927 9200

Sutton Specialist Risks Ltd Security & Fire Protection Industries Renewal Schedule

Policy Number SSR101630885

Period of insurance: From: 11/09/2009
to: 11/09/2010

Printed On: 16/09/2009

Sutton Specialist Risk Ltd
Alarm Facility

31 GREAT GEORGE STREET
BRISTOL BS1 5QD

**INSURED: MRS L MCCABE
TRADING AS FIRE DEFENCE**

ADDRESS: 6 LISTULLUCURRAN ROAD DROMORE CO DOWN BT25 1RB

BUSINESS: SUPPLY, INSTALLATION & MAINTENANCE OF FIRE EXTINGUISHERS, INTRUDER & FIRE ALARMS, CCTV & ACCESS CONTROL SYSTEMS, SAFETY SIGNS, FIRE BLANKETS, FIRST AID SUPPLIES AND ASSOCIATED EQUIPMENT. ELECTRICAL CONTRACTING. PAT TESTING. FIRE & SAFETY TRAINING. PERFORMING SPRINKLER AUDITS.

(G099) EXPIRY DATE

This insurance expires at 00.00 hours on the date shown above against
'PERIOD OF INSURANCE: TO:'

(G155) CLAUSE DEFINITIONS

Certain words and expressions contained in the Item Clauses and/or Item Special Clauses below have been defined in a particular way and have the same meaning wherever they appear - see General Definitions within the policy. The defined words and expressions are shown in quotation marks.

(0190) INSURANCE PREMIUM TAX

Insurance Premium Tax at the prevailing rate has been applied to 'YOUR' premium. 'WE' have shown separately the amount charged for each item covered by 'YOUR' policy.

COVER: PUBLIC (INCLUDING PRODUCTS) LIABILITY

ITEM NO: 1 IPT = £65.49 PREMIUM: £1375.19

LIMIT OF INDEMNITY:- £1000000

ITEM CLAUSES:

(4208) CORPORATE MANSLAUGHTER DEFENCE COSTS

"We" will, with "our" prior consent, which will not be unreasonably withheld, indemnify "you" and, if required, any "employee" in respect of legal costs and expenses incurred in defending allegations (whether under common law or statute) of manslaughter, corporate manslaughter or corporate homicide made against "you" or any "employee" provided that the prosecution or proceedings relate to:

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- 1) an offence alleged to have been committed during the period of insurance and in the course of the "business";
- 2) matters affecting the health, safety and welfare of persons other than "employees".

"We" will also pay:

- a) costs and expenses of appeal incurred with "our" written consent;
- b) prosecution costs awarded against "you".

The indemnity by this Clause does not apply:

- i) to fines imposed or ordered to be paid;
- ii) where there is indemnity provided by any other legal expenses, motor or employment protection policy;
- iii) in respect of allegations of manslaughter, corporate manslaughter or corporate homicide, to any amount in excess of a limit of indemnity of £1,000,000 any one claim or series of claims arising of the same prosecution or proceedings.

AMENDMENT TO LIABILITY DEFINITION

Paragraph 2.7 is deleted and replaced by the following

- 2.7 incurred at "your" request, with "our" prior approval and in connection with the defence of any criminal proceedings brought or an appeal against conviction, including representing "you" at any Coroner's Inquest or Fatal Accident Enquiry arising from such proceedings and the costs of prosecution awarded against "you" or any of "your" "employees" in relation to health and safety at work legislation,

(4211) HAZARDOUS MATERIALS EXCLUSION

Paragraph 20.1 of Exclusion 20 HAZARDOUS MATERIALS of this insured Section B is deleted and replaced by the following:

the manufacture of, mining of, processing of, use of, installation of, storage of, removal of, disposal of, distribution of, inspection of or testing of or exposure to asbestos, asbestos fibres, asbestos dust, or polychlorinated byphenols but this exclusion will not apply to liability arising from or caused by exposure to asbestos or asbestos containing materials during work that does not require a licence under the Control of Asbestos Regulations 2006.

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(4212) WAR AND TERRORISM EXCLUSION

Exclusion 23 WAR AND TERRORISM of this insured Section B is deleted and replaced by the following:

Exclusion 23 - WAR

This section excludes liability for all actual or alleged losses, liabilities, damages, injuries, defence costs or expense(s) directly or indirectly arising out of, contributed to or by, caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, revolution, rebellion, insurrection, uprising, military or usurped power, confiscation by order of any public authority or government de jure or de facto, martial law.

This Exclusion also excludes from coverage all actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expenses directly or indirectly arising out of, contributed to or by, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to the above.

If "we" allege that by reason of this exclusion any actual or alleged losses, liabilities, damages, injuries, defence costs, costs or expenses are not covered by this section the burden of proving the contrary shall be upon "you".

In the event that any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

COVER: EMPLOYERS LIABILITY

ITEM NO: 2 IPT = £41.66 PREMIUM: £874.81

LIMIT OF INDEMNITY:- £10000000

ITEM CLAUSES:

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(5146) CORPORATE MANSLAUGHTER DEFENCE COSTS

"We" will, with "our" prior consent, which will not be unreasonably withheld, indemnify "you" and, if required, any "employee" in respect of legal costs and expenses incurred in defending allegations (whether under common law or statute) of manslaughter, corporate manslaughter or corporate homicide made against "you" or any "employee" provided that the prosecution or proceedings relate to:

- 1) an offence alleged to have been committed during the period of insurance and in the course of the "business";
- 2) matters affecting the health, safety and welfare of "employees".

"We" will also pay:

- a) costs and expenses of appeal incurred with "our" written consent;
- b) prosecution costs awarded against "you".

The indemnity by this Clause does not apply:

- i) to fines imposed or ordered to be paid;
- ii) where there is indemnity provided by any other legal expenses, motor or employment protection policy;
- iii) in respect of allegations of manslaughter, corporate manslaughter or corporate homicide, to any amount in excess of a limit of indemnity of £1,000,000 any one claim or series of claims arising out of the same prosecution or proceedings.

AMENDMENT TO STANDARD CLAUSE 3 - COSTS AND EXPENSES

Paragraph 3.3 is deleted and replaced by the following

- 3.3 incurred at "your" request, with "our" prior approval and in connection with the defence of any criminal proceedings brought or an appeal against conviction, including representing "you" at any Coroner's Inquest or Fatal Accident Enquiry arising from such proceedings and the costs of prosecution awarded against "you" or any of "your" employees in relation to health and safety at work legislation,

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(5406) EXCLUDING WORK IN HOSTILE TERRITORIES

This insurance excludes liability arising from or caused by

1) any work on board or whilst travelling in any aircraft flying to or from a hostile territory

2) any work undertaken in a hostile territory

provided that this exclusion shall not apply

a) in respect of that part of a flight undertaken in United Kingdom airspace

b) in the event of an emergency which creates an immediate threat to the safety of the flight requiring diversion to a hostile territory. In respect of this extension to indemnity, the Limit of Indemnity is reduced to £1,000,000 each and every cause and in the aggregate during any one period of insurance.

For the purpose of this exclusion a hostile territory is defined as a territory designated by the Foreign and Commonwealth Office as one:

i) to which personnel are 'advised against all travel to' or 'all but essential travel to'

ii) that personnel should leave having designated the territory 'advised against all travel to'.

COVER: PROFESSIONAL INDEMNITY

ITEM NO: 3 IPT = £0.00 PREMIUM: £0.01

ITEM CLAUSES:

(1513) LIMIT OF INDEMNITY, DATES AND EXCESS

The "Limit of indemnity" is £100,000

The "Retroactive Date" is 16/09/08

The "excess" is £2,500

POLICY CLAUSES:

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(G487) POLICY WORDING REFERENCE

This Schedule is attached to and forms part of the Policy Wording reference V1.0 - 2006.

(0239) INSTALMENT AGREEMENT

This Policy has been issued under an instalment agreement.

PREMIUM SUMMARY:

TOTAL IPT	AMOUNT PAYABLE
£2142.86	£107.15
	£2250.01

POLICY: SSR10163088511/09
REF: A2007145 R7001 TYN TOA
MJJ1874 R2 B201

AMOUNT PAYABLE
£2250.01

QBE Insurance (Europe) Limited

Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

1. Name of policy holder Policy No 02SSR101630885
MRS L MCCABE
TRADING AS FIRE DEFENCE

2. Date of commencement of insurance policy 11/09/2009

3. Date of expiry of insurance policy 11/09/2010

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man, Island of Guernsey, Island of Jersey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**; and;
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**; or
~~(b) the cover provided under this policy relates to claims in excess of [£] but not exceeding [£]~~
3. the policy covers the holding company and all its subsidiaries.

Signed on behalf of QBE Insurance (Europe) Limited. (Authorised Insurer)



Notes

- (a) *Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries*
- (b) *Specify applicable law as provided for in regulation 4(6) of the Regulations*
- (c) *See regulation 3(1) of the Regulations and delete whichever of paragraph 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*

Important

Display will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.