Security & Fire Protection Policy Schedule

Policy Number:	10017283SF	Policy Wording Reference:	sf120426

Period of Insurance: From: 31/07/2026 To: 30/07/2027
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From:	31/07/2026	Date Issued:	30/07/2026
Reason for Issue:	Renewal		

Contract Parties

Insured: Ignis Safety Consultants Ltd
Including Subsidiary Companies: None

Address:
Trinity House
Bath Street
Jersey
JE2 4ST
United Kingdom

Business Description: Fire safety consultancy, fire safety advice and audits, fire safety training including fire awareness, fire marshal and fire extinguishers, fire risk assessments fire extinguisher supply (via a 3rd party supplier) and servicing.

Insurers: QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD
Tel: +44 (0)20 7105 400

Where Legal Expenses is included the insurer for this section is ARAG Legal Expenses Insurance Company Limited.

Where Management Liability is included the insurer for this section is AXA Insurance UK plc.

Coverholder Details (acting as agent for the underwriters)

Policy wording version: QBE UK Limited (and ARAG Legal Expenses Insurance Company Limited where applicable): sf120426

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email: info@ssr.co.uk

In line with the Product Intervention and Product Governance Sourcebook we are required to monitor fair product value and we require any material earnings above your commission paid under this transaction to be disclosed.

Claim Notification

Legal Expenses:	ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW Tel: +44 (0) 330 303 1955 email: newclaims@arag.co.uk Also refer to the Helplines
All Other Sections:	Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR Tel: +44 (0)117 930 0100 email: claims@ssr.co.uk In the event of a claim, please notify your agent.

Section:	Employers' Liability	Insured

	Limits of indemnity	
Employers' Liability	£10,000,000	Any one occurrence
Including **sub-limits of indemnity** for:		
Manslaughter **defence costs**	£1,000,000	Aggregate (for both **defence costs** and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence

Territorial limits:	Worldwide but excluding manual work in North America
Claims jurisdiction:	Worldwide excluding North America
Policy Law and Jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located

Section Excess(es):	**Amount**
Excess	Not Applicable

Section subject to declaration adjustment: No

Section:	Public and Products (including inefficacy) Liability	Insured

	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Including **sub-limits of indemnity** for:		
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate
Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including **defence costs**
Data protection	£500,000	Any one occurrence and in the aggregate including **defence costs**
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including **defence costs**
Financial loss (excluding products)	£5,000,000	Any one occurrence and in the aggregate including **defence costs**
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter **defence costs**	£1,000,000	Any one prosecution and in the aggregate (for both **defence costs** and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£5,000,000	Any one occurrence

Optional Extensions:	**Sub-limits of indemnity**
Asbestos limited materials buyback	Not Selected
Damage to that part worked upon - customers' premises	Not Selected
Fidelity bonding any one employee and series limit (arising from one source or cause)	Not Selected
Financial loss (Including products)	Not Selected
Loss of extinguishant in fixed fire extinguishers	Not Selected
Loss of keys	Not Selected
Misuse of telephones any one employee and series limit (arising from one source or cause)	Not Selected
North America products	Not Selected
Products and workmanship (rectifying defective work or defective products following injury or damage)	Not Selected
Use of heat away	Not Selected
Loss of metered water	Not Selected
Temporary removal of customers' property for cleaning or treatment	Not Selected
Trace and access	Not Selected
Use of firearms, shotguns or air guns	Not Selected

Section Excesses:	**Amount**	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on **Server rooms and data centres**	£2,500	Any one occurrence
Guarding in or on building sites, car compounds or open cast mines	£1,000	Any one occurrence
Work on or involving sprinklers and wet risers	£2,500	Any one occurrence
Work resulting in escape of water	£1,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Financial loss (excluding products)	£500	Any one claim
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence

Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):	**Amount**

Territorial limits:	Worldwide but excluding manual work in North America
Claim jurisdiction:	Worldwide but excluding manual work in North America
Policy Law and Jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:	No

Section:	**Professional Indemnity**	**Not Insured**

Section:	**Cyber and Data Security**	**Not Insured**

Section:	**Legal Expenses**	**Insured**

	Limit of indemnity	
Legal Expenses - All Standard clauses	£250,000	Each and every claim arising from the same originating cause

Including **sub-limits of indemnity** for:

Compensation awards	£1,000,000	Any one period of insurance
Crisis communication	£25,000	Each and every claim arising from the same originating cause

Section Excess(es):	**Amount**
Not applicable	£0

Territorial limits: Standard clauses 6 Legal defence and 12 Contract & debt recovery:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, European Union, Norway and Switzerland
All other Standard clauses under Legal Expenses section:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands
Claim jurisdiction:	See Legal Expenses section Territorial Limits above
Policy law jurisdiction:	All legal instruments, bodies and rules referred to within this Section of the policy shall include the equivalent in Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement. This Section of the policy will be governed by English law.

Section:	**Property All Risks**	**Not Insured**

Section:	**Floating Contents**	**Not Insured**

Section:	**Business Interruption All Risks**	**Not Insured**

Section:	**Contract Works**	**Not Insured**

Section:	**Fidelity Guarantee**	**Not Insured**

Section:	**Terrorism**	**Not Insured**

Section:	**Personal Accident**	**Not Insured**

Section:	**Management Liability**	**Not Insured**

Endorsements

Not applicable