

Security Contractors Insurance - Demands & Needs Risk Capture

Please complete and check the information in this document carefully as this constitutes our understanding of your Insurance requirements and situation:-

COMPANY INFORMATION

The Business:
(Full name)

Include partners and trading names if not a limited Company

Correspondence
Address:

Postcode

Renewal Date:

Business Description

Tel No:

Email:

Contact:

Website:

Date established:

Current insurers:

Do the Directors have at least 5 years' experience in the Security Industry?

If 'No' please give details below:

Yes

No

Do you require cover for any subsidiary companies *(If 'Yes', please supply details below)*

Yes

No

Subsidiary Company Name(s)

Is your business (including subsidiaries) domiciled in the United Kingdom, Channel Islands or Isle of Man and are all of your premises based within these territories?

Yes

No

ESTIMATES FOR THE NEXT 12 MONTHS

Employers' Liability – Limit of Indemnity

£

10,000,000

If a higher Employers Liability limit is required. Please advise Limit Required

£

Number of Employees

Estimated Wages (including payments to labour only sub-contractors) :-

Wages

Clerical Wages

£

Manual Wages - *(includes direct PAYE Employees & Labour Only Sub-Contractors)*

£

Estimated Total Turnover

£

Estimates of payments to Bona Fide Sub-Contractors

£

Detail activities carried out below:

Approximate percentage split of your contracts involving:	
Guarding Contracts	
Offices	%
Warehouses and Factories	%
Retail	%
Vehicle Compounds &/or Building Sites	%
Waking Watch	<i>Please supply details using the form available here</i>
Other – Please provide details below:	%
Door / Event Supervision	
Door Supervisors	%
Music / Sporting Events	%
Other Events	%
Other – Please provide details below:	%
Monitoring	%
Keyholding	%
Installation	
Intruder Alarms	%
CCTV / Access Control	%
Locks, Safes and Grilles	%
Other – Please provide details below:	%
Non-Licensable Activities	
Cleaning Contracts	%
Maintenance	%
Temperature Monitoring	%
Weighbridge Duties	%
Traffic Marshalling	%
Gritting & Salting	%
Parcels & Postal Work	%
Consultancy where separate fee is charged	%
Security Training & Vetting	%
Other – Please provide details below:	%

Public & Products Liability – Limit of Indemnity	£	5,000,000
<i>If a higher Public & Products limit is required. Please advise Limit Required</i>	£	
Does the turnover generated by the supply of labour only to other companies exceed 10% of your overall turnover?	Yes	No

Employers' Liability and Public & Products Liability		
Are you involved in the manufacture of Alarm Systems, CCTV / Security Camera systems, Door Entry Systems, and their components?	Yes	No
Are you involved in Armed or Unarmed Close Protection?	Yes	No
Do you work at heights in excess of 20 metres or 5 metres from the floor level not involving the use of a cherry picker, scaffolding or other platform-based methods?	Yes	No
Do you undertake work at height in accordance with the Work at Height Regulations 2005, or any equivalent subsequent legislation?	Yes	No
Do you work at depths greater than 1 metre?	Yes	No
Other than in respect of soldering irons, do you use heat away from your premises?	Yes	No

*If the answer to any of these questions is 'Yes'. Please supply full details below:
(Supplementary Information Page at the end of this document if needed):*

Do you provide guard dog security?	Yes	No
If you undertake Manned Security work, have you achieved SIA Approved Contractor Status?	Yes	No
If you have not attained SIA Approved Contractor status do you vet your staff to BS7858 ?	Yes	No
If you undertake Alarm work, are you accredited by the National Security Inspectorate (NSI) or the Security Systems and Alarm Inspection Board (SSAIB)?	Yes	No

*If the answer to any of these questions is 'No'. Please supply full details below:
(Supplementary Information Page at the end of this document if needed):*

Have you attained ISO accreditation, including ISO 9001, ISO 14001, ISO 18788, ISO 22301, ISO 27001 & ISO 45001?	Yes	No
<i>If the answer to this question is 'Yes', please supply details of the accreditations you hold:</i>		

<p>If you provide care, or overnight / one on one services to children and / or at risk adults, do you?</p> <ul style="list-style-type: none"> maintain a robust and up to date written safeguarding policy; carry out all prescribed safeguarding procedures, including identifying risks and DBS checks as required; and investigate and keep a written record of all concerns raised, reporting matters to the relevant local authority as appropriate 	<p>Yes</p> <p>No</p> <p>NA</p>
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If the answer to any of these questions is 'No'. Please supply full details below:

(Supplementary Information Page at the end of this document if needed):

Hazardous Risks / Premises

Does the business have any involvement with chemicals, petrochemicals, oil, gas or other substances which could be harmful, other than substances that are normal for the business?	Yes	No
<p>Does the business have any involvement with:</p> <ul style="list-style-type: none"> Docks, harbours or railways Offshore facilities Chemical or petrochemical works Oil or gas refineries Oil or gas storage facilities Airports or airfields Quarries, mines or collieries Power stations or any installation where nuclear processing is undertaken Blast furnaces Theme parks, fairgrounds or funfairs 	Yes	No
Does the business have any involvement with aircraft or watercraft?	Yes	No
Does the business dispose of fumes, effluent or other harmful waste?	Yes	No
Does removal of asbestos or materials containing asbestos form part of your usual business activities?	Yes	No

If the answer to any of these questions is 'Yes'. Please supply full details below:

(Supplementary Information Page at the end of this document if needed):

Additional Information

<p>Within the last 10 years the Customer, including any of their directors, partners or other board members, or any entities for which such persons act or acted as board members, has not been the subject of any insolvency process" & "The Customer (including any directors, partners or other board member) have never been:</p> <ul style="list-style-type: none"> disqualified from acting as a director of a limited company or member of a limited liability partnership; or convicted of or charged with a criminal offence, other than a conviction spent under the Rehabilitation of Offenders Act 1974 or any successor legislation" 	Yes	No
Have you had any insurance or proposal cancelled, withdrawn, declined or made subject to special terms	Yes	No
Within the last 5 years, have you made any insurance claim, been claimed against or suffered any event or loss?	Yes	No
Are you aware of any fact, circumstance, incident or escalating level of complaint which may give rise to a claim?	Yes	No

If the answer to any of these questions is 'Yes'. Please supply full details below:

(Supplementary Information Page at the end of this document if needed):

Fidelity Bonding : (Cover for loss of Customer's money or property as a result of Employee Dishonesty)

Fidelity Bonding – **Standard Limit of Indemnity included - £250,000.**
If a greater limit is required please indicate limit needed

£500,000 £750,000 £1,000,000

Professional Indemnity

Professional Indemnity – **Standard Limit of Indemnity included - £250,000.**
If a greater limit is required please indicate limit needed

£1 million £2 million £5 million

Do you provide consultancy for any non-security activity?

Yes No

If 'Yes', please supply full details below:

Client Money : (Cover for loss of money belonging to your clients)

Is cover for Client Money Required?

Yes No

If 'Yes', please supply full details below:

Other Risk Considerations

Please indicate if you would like quotations / more information on other insurance covers:-

Cyber Data Risks

Yes No

Directors & Officers Liability

Yes No

Legal Expenses

Yes No

Motor Fleet

Yes No

Property & Business Interruption

Yes No

Other: Please provide details below:

Yes No

Your answers to the above questions will be used by us to identify your demands and needs and to ensure the selected market is suitable to quote for the renewal of this risk.

Signature of Proposer:

Name:

Position in Company

Date:

Important Notice:

Insurance policies contain various conditions that you must comply with in order for a claim to be dealt with by your insurers. If you fail to fulfil these conditions you may lose your right to indemnity or payment for a claim.

A copy of the policy wording is available on our website www.darwinclayton.co.uk or upon request.

