



Hiscox Insurance Policy Schedule

This schedule tells you what is insured with us or what will be insured with us if this is a quote. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

Schedule effective date: 16/05/2025

Insurance details

Policy number:	PL-EAC106330068219
Period of Insurance:	From 20/05/2025 to 19/05/2026 both days inclusive.
Insured:	Bridgewater Security Limited
Address:	96a, Cobden Street, Salford, Lancashire, M6 6NA
Additional insureds:	No
Business:	Security Organisation



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Summary

Claims information

If you need to make a claim:

For claims relating to your building or contents please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly please email us at liability.claims@hiscox.com. If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

If you are unsure of who to contact please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.



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Your covers

This is a summary of each section of your policy. See each section for cover details.

Cover	Insurance amount	Excess
Public and products liability	£5,000,000	£250
Employers' liability	£10,000,000	£0
Professional indemnity	£250,000	£500
Insured premises:		
Property – buildings	Not Covered	£250
Property – contents	Not Covered	£250
Property – money	Not Covered	£0
Property – business interruption	Not Covered	£0
Property – away and in transit	Not Covered	£250
Property – equipment breakdown	Not Covered	£250
Terrorism - property	Not Covered	£0
Terrorism – business interruption	Not Covered	£0
Client money	Not Covered	£100
Fidelity guarantee	£250,000	10% of each and every claim, subject to minimum £200 and maximum £2,000
Crisis containment	Not Covered	£0

The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.



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Policy endorsements

Repositioned definitions and Amendment of cover: Cyber definitions & General exclusions

A. Repositioned definitions: Cyber and personal data

We have repositioned the following cyber and personal data related definitions, moving them from the **Special definitions** of each applicable policy section to now sit within the General definitions in the **General terms** and conditions. We have also updated some of these definitions.

Depending on the cover(s) that you have selected and whilst we update the layout across all our policy wordings, some of these definitions may still be present in the **Special definitions for this section** of your policy wordings. Where this is the case, this **endorsement** shall apply:

Changes to Special definitions:

The following definitions are deleted from the **Special definitions** for this section:

Computer or digital technology
Computer or digital technology error
Cyber attack
Hacker
Personal data
Social engineering communication

Definitions of each of these terms are now set out in the **General definitions** in the General terms and conditions including, where applicable, updated definitions.

B. **Amendment of cover: General exclusions**

The following is added as a new introductory sentence to the start of the **What is not covered** section of each policy wording:

In addition to the **General exclusions** set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.



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SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	20/05/2025
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Limit of indemnity	£5,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim or loss, excluding defence costs, for property damage only
Geographical limits	United Kingdom, European Union, The Isle of Man, The Channel Islands and Gibraltar
Applicable courts	United Kingdom, European Union, The Isle of Man, The Channel Islands and Gibraltar

Claims brought in USA or Canada	Not covered
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Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£5,000,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	United Kingdom, European Union, The Isle of Man, The Channel Islands and Gibraltar
Applicable courts	United Kingdom, European Union, The Isle of Man, The Channel Islands and Gibraltar
Retroactive date	20/05/2025

Additional cover (in addition to overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Fidelity bonding	£250,000	any one employee
	£500,000	in the aggregate, any one period of insurance
Loss of keys	£100,000	in the aggregate
Consequential loss of keys	£100,000	in the aggregate
Loss of extinguishant	£10,000	each and every loss
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day



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Special limits (included within not in addition to the overall limit in indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Criminal proceedings costs	£1,000,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate
Financial loss	£1,000,000	in the aggregate
Inefficacy	£5,000,000	each and every claim excluding defence costs

Special excesses		
Cover	Excess	Excess applies to
Inefficacy	£1,000	each and every claim, excluding defence costs, caused by theft or malicious damage
	£1,500	each and every claim, excluding defence costs, at vehicle compounds or building sites
	£500	each and every other claim, excluding defence costs
Products inefficacy	£250	each and every claim or loss, excluding defence costs
Wrongful arrest	£250	each and every claim, excluding defence costs
Financial loss	10% of each and every claim with minimum contribution of £1,000 and maximum of £5,000	each and every claim, excluding defence costs
Fidelity bonding	10% of any claim, subject to a minimum of £200 and a maximum of £2,000	each and every claim, excluding defence costs
Loss of keys and consequential loss of keys	£250	each and every claim, excluding defence costs
Loss of extinguishant	£250	each and every loss, excluding defence costs

Insurer
Hiscox Insurance Company Limited



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Section endorsements

Removal of cover: use of heat away from your premises

We will not make any payment for any claim or loss directly or indirectly due to the use or application of heat, other than the use of soldering irons, by you or on your behalf while away from any premises owned, leased or rented by you.

Removal of cover: PFAS

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed by, resulting from or in connection with any:

- a. perfluoroalkyl or polyfluoroalkyl substances;
- b. any fear or threat of a. above; or
- c. any action taken in controlling, preventing, suppressing, responding or in any way relating to a., or b. above.

Removal of cover: cladding assessment

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to:

- a. any cladding assessment;
- b. the combustibility, potential combustibility or fire performance of any type of panelling, cladding, façade or construction material; or
- c. any assessment undertaken in connection with any EWS1 form.



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SECTION: EMPLOYERS' LIABILITY

Cover start date:	20/05/2025
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Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including defence costs but excluding criminal proceedings costs
Geographical limits	Worldwide
Applicable courts	United Kingdom, The Isle of Man and The Channel Islands

Additional cover (in addition to overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit in indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Terrorism	£5,000,000	each and every claim or loss, including defence costs
Criminal proceedings costs	£1,000,000	in the aggregate

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Section endorsements



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SECTION: PROFESSIONAL INDEMNITY

Cover start date:	20/05/2025
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Limit of indemnity	£250,000
Limit applies to	each and every claim, excluding defence costs
Excess	£500
Excess applies to	each and every claim excluding costs
Geographical limits	United Kingdom, European Union, The Isle of Man, The Channel Islands and Gibraltar
Applicable courts	United Kingdom, European Union, The Isle of Man, The Channel Islands and Gibraltar

Claims brought in USA or Canada	Not covered	
Additional cover (in addition to overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Court attendance compensation – employees	£250	per person, per day
Court attendance compensation – directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate

Special limits (Included within not in addition to the overall limit in indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Personal data claims	£250,000	in the aggregate, including all costs

Business activities
Security Organisation

Retroactive date	
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Insurer
Hiscox Insurance Company Limited



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Section endorsements

Removal of cover: cladding assessment

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to:

- a. any cladding assessment;
- b. the combustibility, potential combustibility or fire performance of any type of panelling, cladding, façade or construction material; or
- c. any assessment undertaken in connection with any EWS1 form.

Amendment of cover: Defective workmanship

What is not covered, A. 21. is amended to read as follows:

21.
 - a. **your** or **your** sub-contractor's defective workmanship;
 - b. any defective materials or products **you**, **your** sub-contractor or a third-party have supplied; or
 - c. **your** or **your** sub-contractor's failure to supervise or inspect the work **you** or **your** sub-contractor have carried out.

Removal of cover: PFAS

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed by, resulting from or in connection with any:

- a. perfluoroalkyl or polyfluoroalkyl substances;
- b. any fear or threat of a. above; or
- c. any action taken in controlling, preventing, suppressing, responding or in any way relating to a., or b. above.



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SECTION: FIDELITY GUARANTEE

Cover start date: 20/05/2025

Cover	Limit of indemnity	Limit applies to	Excess	Excess applies to
Any one employee	£250,000	each and every incident of loss	10% of each and every claim, subject to minimum £200 and maximum £2,000	each and every incident of loss
In the aggregate, any one period of insurance	£500,000	each and every incident of loss		

Geographical limits United Kingdom, The Isle of Man and The Channel Islands

Insurer

Hiscox Insurance Company Limited

Section endorsements