



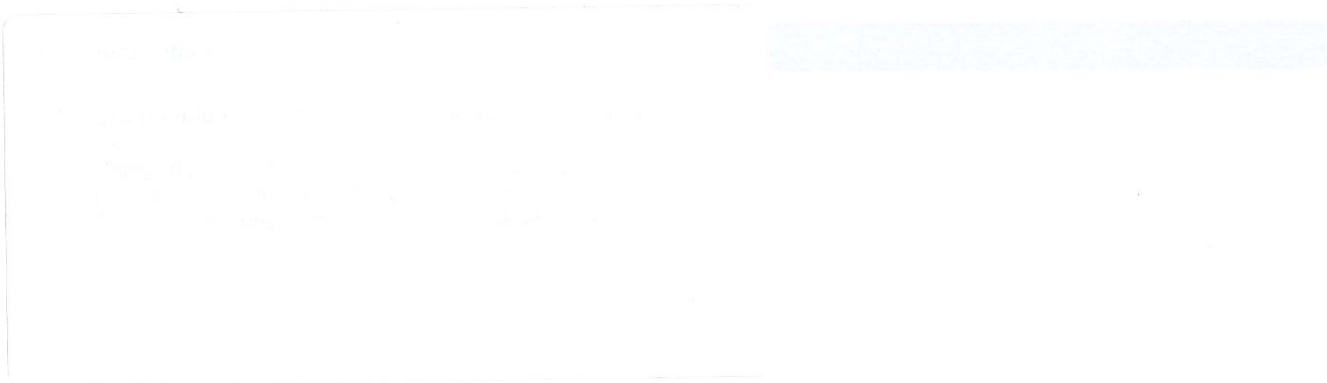
Hiscox Insurance
Policy Schedule

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: 19/05/2026

Insurance details

Policy number: PL-EAC106330068219
Period of Insurance: From 20/05/2026 to 19/05/2027 both days inclusive.
This policy is a Continuing cover policy.
Insured: Bridgewater Security Limited
Address: 96a, Cobden Street, Salford, Lancashire, M6 6NA
Additional insureds: No
Business: Security Organisation





Hiscox Insurance Policy Schedule

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:	20/05/2026	
Limit of indemnity	£5,000,000	
Limit applies to	1. each and every claim or loss, excluding defence costs and criminal proceedings costs; or 2. for products, a single aggregate policy limit, including defence costs, applies	
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	
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
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



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Financial loss	£1,000,000	in the aggregate
Inefficacy	£5,000,000	each and every claim excluding defence costs
Products Inefficacy	£5,000,000	in the aggregate
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:	20/05/2026
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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

Insurer
Hiscox Insurance Company Limited

Section endorsements



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SECTION: PROFESSIONAL INDEMNITY

Cover start date:	20/05/2026
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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
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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

Insurer

Hiscox Insurance Company Limited



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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: PROPERTY – MONEY

Cover start date:	Not Covered
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Cover	Amount insured	Limit applies to	Excess	Excess applies to
Money in any specified or unspecified insured premises while open or in a locked safe	Not Covered	each and every incident of loss	£0	each and every incident of loss
Money in any specified or unspecified insured premises while not open for operation and not in a locked safe	Not Covered	each and every incident of loss	£0	each and every incident of loss
Money at the home of any partner, director, trustee, committee member, employee or volunteer	Not Covered	each and every incident of loss	£0	each and every incident of loss
Money in transit	Not Covered	each and every incident of loss	£0	each and every incident of loss
Money at event or exhibition sites	Not Covered	each and every incident of loss	£0	each and every incident of loss
Money at contract sites	Not Covered	each and every incident of loss	£0	each and every incident of loss
Money at any other location	Not Covered	each and every incident of loss	£0	each and every incident of loss
Non-negotiable instruments	Not Covered	each and every incident of loss	£0	each and every incident of loss

Geographical limits	United Kingdom, The Isle of Man and The Channel Islands
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Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	Not Covered	per week, up to a maximum of 104 weeks for each and every incident of loss	£0	per person, for each and every incident of loss
Personal assault: death	Not Covered	per person	£0	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	Not Covered	per person, for each and every incident of loss	£0	per person, for each and every incident of loss
Personal assault: total and irrecoverable loss of sight in one or both eyes	Not Covered	per person, for each and every incident of loss	£0	per person, for each and every incident of loss

Insurer



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SECTION: PROPERTY – BUSINESS INTERRUPTION

Cover start date: Not Covered

Applicable to the following premises:

Cover	Indemnity period	Amount insured
Increased Cost of Working	months	£0
Additional Increased Cost of Working	months	£0
Loss of Income	months	£0
Outstanding debts	Not applicable	£0
Total		Not Covered

Business trends uplift applies No
Business trends uplift percentage Not applicable

Special limits (included within not in addition to the total amount insured stated above)

Cover	Amount insured	Limit applies to
Denial of access	Not Covered	each and every incident of loss
Public utilities	Not Covered	each and every incident of loss
Public authority	Not Covered	each and every incident of loss
Equipment breakdown	£0	total amount insured across all property sections combined for each and every incident of loss
Non-damage denial of access	Not Covered	each and every incident of loss
Bomb threat	Not Covered	each and every incident of loss
Telecommunications and internet service providers	Not Covered	each and every incident of loss
Unspecified customers	Not Covered	each and every incident of loss
Unspecified suppliers	Not Covered	each and every incident of loss
Homeworkers	Not Covered	each and every incident of loss

Insurer



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SECTION: PROPERTY – AWAY AND IN TRANSIT

Cover start date: Not Covered

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Total amount insured	Not Covered			

Special limits (included within not in addition to the total amount insured stated above)

Cover	Amount insured	Limit applies to
Limit per vehicle or craft	Not Covered	each and every incident of loss

Hired out property: Maximum amount for non-standard hire Not covered

Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Loss prevention costs	Not Covered	each and every incident of loss	£250	each and every incident of loss
Removal of debris	Not Covered	each and every incident of loss	£250	each and every incident of loss
Reconstitution of data and documents	Not Covered	each and every incident of loss in total across all property sections.	£250	each and every incident of loss
Alternative hire costs	Not Covered	each and every incident of loss	£250	each and every incident of loss
Continuing hire charges	Not Covered	each and every incident of loss in total across all property sections	£250	each and every incident of loss
Loss of hire fees	Not Covered	each and every incident of loss	£250	each and every incident of loss

Noted interests

Description	Interested party	Reference

Insurer

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SECTION: PROPERTY – EQUIPMENT BREAKDOWN

Cover start date:	Not Covered
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Amount insured	Not Covered
Limit applies to	each and every incident of loss
Excess	
Excess applies to	each and every incident of loss

Special limits (included within not in addition to the total amount insured stated above)		
Cover	Amount	Limit applies to
Computers	Not Covered	each and every incident of loss
Reconstitution of electronic data	Not Covered	each and every incident of loss
Loss prevention costs	Not Covered	each and every incident of loss
Alternative hire costs	Not Covered	each and every incident of loss
Removal of debris	Not Covered	each and every incident of loss

Insurer
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Section endorsements



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SECTION: PROPERTY – TERRORISM EXTENSION

Cover start date:	Not Covered
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Amount insured - Property	Not Covered
Limit applies to	All property insured under this policy within England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987 or the Channel Islands or the Isle of Man
Excess	As per applicable section for property damage

Amount insured – Business interruption	Not Covered
Limit applies to	All financial losses insured under this policy resulting from insured damage by terrorism
Excess	As per applicable section for business interruption
Indemnity period	As per applicable section for business interruption

Insurer
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SECTION: CLIENT MONEY

Cover start date: Not Covered

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Client money	Not Covered	each and every incident of loss	£100	each and every incident of loss

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

Additional covers (in addition to the amount insured above)

Cover	Amount	Limit applies to	Excess	Excess applies to
Additional expenses	Not Covered	each and every incident of loss	£0	each and every incident of loss
Safes and clothing	Not Covered	each and every incident of loss	£0	each and every incident of loss

Insurer

Hiscox Insurance Company Limited

Section endorsements



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SECTION: FIDELITY GUARANTEE

Cover start date: 20/05/2026

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



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SECTION: PROPERTY – CRISIS CONTAINMENT

Cover start date:	Not Covered
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Limit	£25,000
Limit applies to	Each and every crisis and in the aggregate
Geographical limit	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within not in addition to the total amount insured stated above)

Cover	Amount insured	Limit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Insurer

Hiscox Insurance Company Limited

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General information	
Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
General terms and conditions wording:	15661 WD-COM-UK-GTCA(4) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
Public and products liability section wording:	22729 WD-HSP-UK-DCFS-PPL(1)
Employers' liability section wording:	22731 WD-HSP-UK-DCFS-EL(1)
Professional indemnity section wording:	22730 WD-HSP-UK-DCFS-PI-AOC(1)
Property definitions wording:	16090 WD-PROF-UK-PD(5) Property definitions apply to the Property sections of this policy.
Property – buildings section wording:	16087 WD-PROF-UK-PYB(5)
Property – contents section wording:	16088 WD-PROF-UK-PYC(5)
Property – money section wording:	16092 WD-PROF-UK-MON(3)
Property – business interruption section wording:	16089 WD-PROF-UK-PYI(7)
Property –property away and in transit section wording:	16093 WD-PROF-UK-PAIT(7)
Property – equipment breakdown section wording:	16091 WD-PROF-UK-EQB(3)
Property - terrorism	16650 WD-PROF-UK-TER(5)
Client money	22732 WD-HSP-UK-DCFS-CM(1)
Fidelity guarantee	22733 WD-HSP-UK-DCFS-FG(1)
Crisis containment section wording:	9809 WD-PIP-UK-CRI(2)



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Important information and contact details

Information about us

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited 22 Bishopsgate London
Registered address	EC2N 4BQ United Kingdom
Company registration Status	Registered in England and Wales number 02372789 Authorised and regulated by the Financial Conduct Authority.

Insurers

These insurers provide cover as specified in each section of the schedule

Name	Hiscox Insurance Company Limited 22 Bishopsgate London
Registered address	EC2N 4BQ United Kingdom
Company registration Status	Registered in England number 00070234 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Commercial assistance and legal advice helpline:

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business. This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)800 840 2269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders



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Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call **will** be answered by Hiscox. Outside of our normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Employers' liability (where covered):

You must provide **us** with the following information for each entity insured under this section of the **policy**:

1. employer name; and
2. full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

- a. the entity has no employees; or
- b. all staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. the entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance

Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at www.elto.org.uk.

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy