

# Security & Fire Protection MTA Policy Schedule

**Policy Number:** 10003920SF      Policy Wording Reference: SF011221

**Period of Insurance:** From: 25/07/2022 To: 24/07/2023  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 06/10/2022      Date Issued: 06/10/2022

Reason for Issue: MTA

## Contract Parties

**Insured:** Pax Fire Control Limited  
**Trading Name(s):** Pax Fire Control Limited  
Including Subsidiary Companies: None

Address: 35A Kidderminster Road  
Bewdley  
DY12 1BU  
United Kingdom

Business Description: Supply and maintenance of portable fire extinguishers and customers fire training and electrical PAT testing and fire alarm installation and testing

**Insurer:** 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: +32 2 504 82 11      Fax: +32 2 504 82 00

## Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)

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](mailto: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: DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.  
Tel: +44 (0) 344 893 0859      email: [newclaims@das.co.uk](mailto:newclaims@das.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](mailto:claims@ssr.co.uk)

<b>Section:</b>	<b>Employers' Liability</b>	<b>Insured</b>
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	<b>Limits of indemnity</b>	
<b>Employers' Liability</b>	£10,000,000	Any one occurrence
Including <b>sub-limits of indemnity</b> for:		
Manslaughter <b>defence costs</b>	£1,000,000	Aggregate (for both <b>defence costs</b> 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
<b>Section Excess(es):</b>	<b>Amount</b>	
Excess	Not Applicable	
<b>Section subject to declaration adjustment:</b>		No

<b>Section:</b>	<b>Public and Products (including inefficacy) Liability</b>	<b>Insured</b>
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	Limits of indemnity	
<b>Public Liability</b>	£5,000,000	Any one occurrence
Including <b>sub-limits of indemnity</b> 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 <b>defence costs</b>
Data protection	£500,000	Any one occurrence and in the aggregate including <b>defence costs</b>
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including <b>defence costs</b>
Financial loss (excluding products)	£5,000,000	Any one occurrence and in the aggregate including <b>defence costs</b>
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter <b>defence costs</b>	£1,000,000	Any one prosecution and in the aggregate (for both <b>defence costs</b> 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
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**Optional Extensions:**

	Sub-limits of indemnity	
Use of heat away	£5,000,000	Any one occurrence

**Section Excesses:**

	Amount	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on <b>Server rooms and data centres</b>	£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	
Use of heat	£250	Any one occurrence

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: Directors' and Officers' Liability Not Insured**

**Section: Professional Indemnity Insured**

	<b>Limit of indemnity</b>	
<b>Professional Indemnity</b>	£100,000	Any one claim and in the aggregate including defence costs
Including <b>sub-limits of indemnity</b> for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate

Retroactive date: 25/07/2021

**Policy Condition: Subcontractors insurance check (refer to section for full details)**

Minimum limit to be held by subcontractors	£100,000	Any one claim and in the aggregate including defence costs
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**Optional Extensions:**

**Section Excess(es):**

	<b>Amount</b>	
Professional Indemnity	£2,500	Any one <b>claim including defence costs</b>
Professional indemnity: loss of documents	£250	Any one <b>claim including defence costs</b>
Accidental asbestos discovery	Not Applicable	Each and every claimant including <b>defence costs</b>
Asbestos limited material buyback including accidental discovery	Not Applicable	Each and every claimant including <b>defence costs</b>

Territorial limits:

Worldwide excluding North America

Claim jurisdiction:

Worldwide excluding North America

Policy law 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

<b>Section:</b>	<b>Legal Expenses</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Property All Risks</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Floating Contents</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Business Interruption All Risks</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Contract Works</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Fidelity Guarantee</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Terrorism</b>	<b>Not Insured</b>
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<b>Section:</b>	<b>Personal Accident</b>	<b>Not Insured</b>
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# Security & Fire Protection MTA Policy Schedule

**Insured:** Pax Fire Control Limited  
**Trading Name(s):** Pax Fire Control Limited  
Including Subsidiary Companies: None

## Premium Breakdown

Employer's Liability	Included
Public and Products Liability (including inefficacy)	Included
Professional Indemnity	Included
Total Premium Payable (excluding IPT)	£0.00
IPT/tax	£0.00
Total	£0.00

## Endorsements

Not applicable