



**TO WHOM IT MAY CONCERN**

Dear Sirs,

**Clark Maintenance Limited, 655 Maidstone Road, Rochester Airport Estate, Rochester, Kent, ME1 3QJ**

We confirm that we have arranged Insurance for the above named Client, as detailed below:-

**Employers Liability**

Insurers: Sutton Specialist Risks Limited  
Underwritten by: QBE Insurance  
Policy No: Y053802QBE0111A  
Renewal Date: 1<sup>st</sup> June 2012  
Limit of Indemnity: £10,000,000 any one occurrence

**Public and Products Liability**

Insurers: Sutton Specialist Risks Limited  
Underwritten by: QBE Insurance  
Policy No: Y053802QBE0111A  
Renewal Date: 1<sup>st</sup> June 2012  
Limit of Indemnity: £2,000,000 any one accident AND in all in respect of Products Liability

**Excess Layer**

Insurers: Sutton Specialist Risks Limited  
Underwritten by: Chartis Insurance UK Limited  
Policy No: Y053802QBE0111A  
Renewal Date: 1<sup>st</sup> June 2012  
Limit of Indemnity: £8,000,000 in excess of £2,000,000

We confirm that the above Insurances are subject to terms, conditions and exceptions of the Insurers' standard policy forms, which include, inter alia, a Principals Clause.

Yours faithfully

Heidi Young Cert CII  
Corporate Servicing Team Senior Account Handler  
Towergate Risk Solutions Milton Keynes  
**Direct Dial:** 01908 258382  
**E-mail:** heidi.young@towergate.co.uk

**Towergate Insurance**

Towergate House, 352 Avebury Boulevard, Central Milton Keynes MK9 2JH

Tel: 0844 892 0960 Fax: 0844 892 0961

[www.towergate.co.uk](http://www.towergate.co.uk)





## QBE European Operations Suttons Security and Fire Protection Insurance Schedule

**Policy Number:** Y053802QBE0111A      **Policy Wording Reference:** PSSR010810  
**Period of Insurance:** **From:** 4 April 2011      **To:** 31 May 2012 both days inclusive Greenwich Mean  
Time and for such further periods as may be agreed upon.  
**Effective From:** 14 June 2011      **Date Issued:** 28 June 2011  
**Issue Number:** 002  
**Reason for Issue:** Change of name

### Contract Parties

**Insurer:** QBE Insurance (Europe) Limited  
(registered in England number 1761561; Home State - United Kingdom. Authorised and regulated by  
the Financial Services Authority; registration number 202842)  
**Registered Address:** Plantation Place, 30 Fenchurch Street, London, EC3M 3BD  
Tel: + 44 (0) 20 7105 4000      Fax: + 44 (0) 20 7105 4032  
**Insured:** Clark Maintenance Ltd T/as 655  
**Address:** 655 Maidstone Road, Rochester, Kent, ME1 3QJ  
**Subsidiary Companies:** Corporate Security Solutions Ltd  
**Business:** Security guarding services including alarm & CCTV central station monitoring. Keyholding. Installation  
of CCTV. Stewarding, door supervision & event security at corporate events only.

### Contact Details

**Broker Name:** Sutton Specialist Risks Ltd (Bristol)  
**Broker Address:** 31 Great George Street, Bristol, BS1 5QD  
Tel: 01179 300 100      Fax: 01179 279 200  
**Broker Account:** SUTT0108      Ref: SECURITY  
**Issue Office:** 3 Temple Back East, Bristol, BS1 6DZ  
Tel: + 44 (0) 117 910 6900      Fax: + 44 (0) 117 910 6901  
**Claim Notification:** For all insured sections except for insured section H  
please contact:  
Sutton Specialist Risks Ltd  
31 Great George Street, Bristol BS1 5QD.  
Tel: +44 (0)117 930 0100; Fax: +44 (0)117 927 9200  
For insured section H please contact:  
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side,  
Temple Back, Bristol BS1 6NH. tel: +44 0117 9330696  
E-mail: [newclaims@das.co.uk](mailto:newclaims@das.co.uk)



Section		Limit of indemnity
<b>A - Employers' Liability</b>	<b>INSURED</b>	GBP 10,000,000 Any one occurrence
Section A premium subject to adjustment:		Yes

Section		Limit of indemnity
<b>B - Public and Products (including inefficacy) liability</b>	<b>INSURED</b>	GBP 2,000,000 any one occurrence and in the aggregate for products and or pollution
Section B premium subject to adjustment:		Yes

Section		Sum Insured
<b>C - Property</b>	<b>INSURED</b>	
<b>Premises:</b>	655 Maidstone Road, Rochester, Kent, ME1 3QJ	
<b>Property Insured</b>		
<b>Buildings:</b>		GBP N/A
<b>Contents</b>	Day 1 operative: percentage uplift 15%	
	Declared value:	GBP 166,390 GBP 191,348
<b>Rent</b>		GBP N/A
<b>Total</b>		GBP 191,348

Section		Sum Insured
<b>D - Business Interruption</b>	<b>INSURED</b>	
<b>Item 1 Estimated Gross profit</b>	Declaration linked condition not operative	GBP 1,200,000
<b>Maximum indemnity period</b>		12 Months
<b>Item 2 Estimated Gross revenue</b>		GBP N/A
<b>Item 3 Increased cost of working</b>		GBP N/A
<b>Item 4 Additional Increased cost of working</b>		GBP N/A
<b>Item 5 Rent receivable</b>		GBP N/A
<b>Item 6 Outstanding debit balances</b>		GBP 150,000
Premium subject to adjustment		YES



**Payment Details**

Annual Policy Premium excluding <b>Insured section G - Terrorism insurance</b>	GBP	6,013.45
IPT/tax	GBP	360.81
Annual Policy Premium <b>Insured section G - Terrorism insurance</b>	GBP	0.00
IPT/tax	GBP	0.00
Premium payable by this transaction excluding <b>Insured section G - Terrorism insurance</b>	GBP	0.00
IPT/tax	GBP	0.00
Premium payable by this transaction for <b>Insured section G - Terrorism insurance</b>	GBP	0.00
IPT/tax	GBP	0.00
<b>Total payable</b>	GBP	0.00

Signed on behalf of QBE Insurance (Europe) Limited (Authorised Insurer)

A handwritten signature in black ink, appearing to read "H. B. ...", written over a horizontal line.



## SSRSPC Location specific security protection level C

### Section C - Cover clause, Security

Solely in respect of the specified *premises* below, the insurance granted by Section C of this policy is subject to the following protections being fitted at each *premises* and operating effectively whenever the buildings are unoccupied or closed for *business*.

#### Specified premises

655 Maidstone Road, Rochester, Kent, ME1 3QJ

1. **External doors**  
All doors and frames must be of sound construction and in good condition. Frames must be also securely fixed to the fabric of the building.
  - a) Metal/Aluminium/UPVC framed glazed doors to be secured by a proprietary cylinder mortise lock.
  - b) Armoured Plate doors to be secured by manufacturer's locks as supplied.
  - c) Roller shutters, sliding and concertina doors, up and over doors and loading bay doors to be secured by:
    - i) a steel locking bar secured by a close shackle padlock with a minimum of five levers; or
    - ii) a proprietary/manufacturers guide mounted locking system or hook bolt.
  - d) Any door officially designated a fire exit by the Authorities to be fitted with top and bottom and any additional locks approved by the local Fire Officer.
  - e) All other doors, wicket gates, trap doors and hatches to be secured by either:
    - i) a mortise deadlock with a minimum of five levers conforming to BS3621 (1980) standard (or superior) and a boxed steel striking plate; or
    - ii) an automatic deadlocking rim lock conforming to BS3621 (1980) standard; or
    - iii) a steel locking bar secured by a close shackle padlock with a minimum of five levers unless the door is the final exit door, barrel bolts of at least 150mm length, mortise rack bolts or flush bolts must be fitted top and bottom to each leaf. All outward opening doors to be additionally fitted with hinge bolts top and bottom.
2. **Windows**
  - a) All ground floor, basement and easily accessible upper storey windows to be fitted with weld mesh or expanded metal grilles welded into heavy gauge steel frames and anchored into the surrounding brickwork or block work
  - b) Skylights and other upper storey windows to be secured by proprietary key operated window locks unless protected by bars, grilles or weld mesh.
3. **Alarm Protection**
  - a) Intruder alarm protection providing Level 1 Police response and maintained by an NSI Gold or SSAIB accredited company is to be installed. The system must include full perimeter and space protection with remote signalling to an alarm receiving centre. Remote signalling to be provided by British Telecom, Red CARE GSM, Red CARE, Dualcom or Direct Line.
  - b) In the event of false alarm activations, the police may reduce the level of response they provide to your alarm system. **You must inform the insurer if you receive notification that your response level has been changed. The insurer may at their option impose increased terms or reduce cover.**

Clause: SSRSPC010109-ZC