

To Whom It May Concern

Insurers: QBE UK Ltd  
 Insured: The Keyholding Company Ltd  
 Policy No: 10006674SS  
 Insurance Expires: 22/11/2025  
 Insured's Business: Keyholding and provision of access, key recovery service, alarm response, delivery, premises checking, security, organisation and management of contractors, escorting, lone worker checks and man guarding services. Provision of Software to clients and Subcontractors. Fire Alarm and Security Alarm Testing and Pro-active patrols. Cash Handling. Risk consultancy following the delivery of security solutions through the analysis of risk appetite reviews using own designed software.

SUMMARY OF LIABILITY INSURANCE

The insurance described below includes indemnity to the Insured against certain liabilities assumed by them under contracts entered into in the course of their business.  
 The insurance will also indemnify any third party against any claims made against them for which the Insured may be liable and which fall within the terms and conditions of the insurance, provided that QBE Insurance shall conduct and control all such claims.

Employers Liability - insured

Indemnifies the Insured within the terms and conditions of the Policy against their liability to pay damages to their own employees up to a Limit of Indemnity of £10,000,000 (any one claim or series of claims against the insured) in respect of death, bodily injury or disease sustained by such employees arising out of and in the course of their employment with the Insured.

Public/Products Liability (Including Inefficacy) - insured

Indemnifies the Insured within the terms and conditions of the Policy against their liability for accidental injury to persons not in their employment and damage to property not belonging to them or in their custody possession or control (except where being guarded), up to the following Limits of Indemnity –

Products Liability	£10,000,000	any one period of insurance
Other Liability	£10,000,000	any one occurrence (irrespective of the number of claims caused as a result) for all other claims.

Including the Fidelity Bonding, Loss of Keys and Financial Loss (including Products) extensions.

Professional Indemnity - insured

Indemnifies the insured within the terms and conditions of the Policy against their liability to pay damages and costs at law arising as a direct result of their negligence in the conduct and the carrying out of the specified professional activities defined in the policy wording and professional services as specified within the business description in the policy schedule.

Limits of Indemnity –

Any one period of insurance	-	Unlimited
Any once accident	-	£5,000,000

Please note different Limits may apply where standard cover is enhanced.

Signed: 

Position: Managing Director

Date: 19.11.2024

**Sutton Specialist Risks.** Bull Wharf, Redcliff Street, Bristol BS1 6QR

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An Acrisure Partner. Registered office: Bull Wharf, Redcliff Street, Bristol BS1 6QR  
 Sutton Specialist Risks Ltd is registered in England & Wales. Company No 02409309  
 Authorised and regulated by the Financial Conduct Authority

