

Fire & Security

Construction & Liability

Our scheme provides the breadth of cover required for the Fire & Security industries, with primary or excess public and products liability layers to suit your needs. Inefficacy cover (failure to perform) up to the limit of indemnity for public and products liability, included as standard.

Additional covers available:

- Contractors All Risks (including own plant, hired in plant, employees effects and tools)
- Commercial Property All Risks (including glass, money, goods in transit)
- Business Interruption
- Environmental Statutory Liability
- North America Products' Extension
- Professional Indemnity up to £100,000
- Directors & Officers Liability up to £100,000



Contact

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Cover limits	Cover limits as standard	Optional extensions
Employers' liability	£10million	increased limits available upon request
Public and products liability (including inefficacy)	£5million	increased limits available upon request
Standard public and products liability extensions include		
Loss and consequential loss of keys	£25,000	£75,000
Misuse of customer phones	£5,000	upon referral
Financial loss including products	£250,000	£500,000
Fidelity bonding	£10,000	upon referral
Loss of gas from fire extinguishing systems	£10,000	upon referral
Temporary removal of customers' property for cleaning	£10,000	£50,000
Damage to third party plant being used	Full PL limit of indemnity	
Failure to secure customers' premises	Full PL limit of indemnity	
Treatment risk	Full PL limit of indemnity	
Accidental damage to vehicles caused during alarm or security system installation	Full PL limit of indemnity	

Fire and Security trades include:

- Alarm and security installers
- Locksmiths
- Passive fire protections contractors
- Central monitoring stations