

**A BUYER'S GUIDE TO INSURANCE
FOR THE FIRE & SECURITY SECTORS**

The fire and security industries need specialist insurance from a broker who understands their unique needs, otherwise some of the main risks you face will not be covered.

These are examples of some of the specific additions that are valued by businesses in the fire and security sectors:

- ✓ **Efficacy / Inefficacy insurance:** this is an extension to public and products liability insurance that gives cover to your business should the service you provide, or the equipment you supply or install, not perform to its intended function. This insurance is often a requirement of regulatory bodies and trade associations.
- ✓ **Professional indemnity:** if you give advice, consultancy or design, then professional indemnity can cover you for accusations of negligence, errors, or omissions in these services.
- ✓ **Loss of keys:** will provide indemnity to your business if you lose a customer's keys covering the consequential losses and costs to replace the locks.
- ✓ **Fidelity:** can cover your business and your customers if an employee of yours commits a dishonest or fraudulent act.
- ✓ **Loss of gasses:** will pay for replacement of extinguishing gasses lost whilst working on a fire system.
- ✓ **Wrongful arrest:** if accused of wrongful arrest, it will pay legal defence costs and damages.
- ✓ **Personal accident:** will pay benefits to your business if an employee is injured and unable to work.
- ✓ **Cash in transit:** can cover your business for money it is carrying on behalf of a customer.
- ✓ **Contract works:** covers materials, building works, and tools against damage or theft.

If you would like more advice or assistance with your insurance, then please get in touch with a member of the Sutcliffe & Co team on 01905 21681: we have many years' experience in finding cover for specialist contractors from a wide range of insurance companies.