



Security Services Liability

Your peace of mind in
client interactions

South Africa is seeing an increase in unemployment rates and consequently a rise in crime. In a context where society has lost faith in the ability of the South African Police Services and law enforcement to contain crime, private security providers are well placed to take a higher share of market. But it comes with a responsibility and legal obligation to provide security services in line with client expectations. Security Services providers and their staff are under scrutiny and clients are more likely to hold them accountable for loss or damage in the event of an incident.

At Leppard Underwriting we pride ourselves on furnishing a skillfully composed insurance product, providing expert cover in respect of the nuanced risks that are inherent to Security Services companies. Our Security Services Liability policy aims to protect the insured's interests and reputation.

We have policies designed to cover the smallest security companies as well as the ability to write bespoke wordings for larger companies, where required. With more than 30 years' experience, our dedicated and skilled underwriting team understands the risks and exposures facing the Security Services industry. Our expertise aims to provide suitable cover – at a competitive price.

We give Security Services providers peace of mind, enabling them to focus on their clients, while we take care of protecting their reputation if faced with a claim as a result of the services provided.

You Built your Business, Now Protect It



Security companies are faced with a variety of risks daily, one of the most common being the risk of being held liable for a loss due to the actions or lack thereof of their employees. Legal liability can have severe consequences for a business. Security Services Liability insurance helps protect your business from the legal costs associated with an error in the services you provide or the goods you sell.

Security Services Liability insurance provides:

Financial Protection from Lawsuits:

Financial losses from lawsuits can interrupt or threaten the sustainability of the insured's business. Security Services Liability insurance provides a financial protection shield to meet the legal repercussions against damage and injury claims made by Third Parties. The insurer will support the insured by defending lawsuits brought against them.

Peace of Mind:

Knowing that they have Security Services Liability insurance in place will alleviate the mental, financial, and reputational burden should the insured be held liable for any loss / damage suffered by their client as a result of the service provided. This provides peace of mind and greater confidence when providing security services – and confidence yields greater results.

Increases Credibility:

Security Services Liability insurance enhances the insured's goodwill and brand image. The Insured is accountable for the services they provide and the actions of their personnel. Having Security Services Liability insurance will enhance the client's confidence in their business and in the services they offer. It assures clients and investors that there will be support if a loss occurs.

Business Continuity:

When a claim is made against a company it could cause huge financial loss and interruptions in the insured's business operations. Security Services Liability insurance allows an insured to continue their daily operations while insurers handle the intricacies of the claim.

Business Growth:

Often Security Services Liability insurance is a prerequisite when applying for tenders put out by government institutions and multinational companies. The insured's chances of being successful in a tender are increased if there is Security Services Liability insurance in place.

Your Protection Basic Structure



The limit of indemnity (LOI) includes cover for damages and investigation / legal costs in defending any damages and/or injury claim from a third party

Leppard can provide limits up to **R500m**

LOI are provided on an Aggregate basis

The deductible applies to each claim

We pay defence costs up to **R250 000** related to any criminal prosecution arising from breach of statute

Premiums can be paid monthly or on an annual basis

Retroactive cover can be purchased (subject certain conditions)

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Cases for Security Services Liability Insurance

Security Services Liability claims are claims arising out of or in connection with or during the active provision of the Security Services, including Negligent Advice and Wrongful Arrest. Some examples of cases are:

- Shooting including accidental
- Negligence - Security Personnel that fall asleep on duty
- Dereliction of duty – Security Personnel not patrolling
- Wrongful Arrest
- Defective workmanship related to the installation of security systems

Sections and Extensions Available

Sections:

A - General Public Liability – automatically included

Indemnity is provided for claims arising out of the general running of the Business, including Property Owners and Tenants Liability, but excludes cover provided in terms of any other Section as listed below.

B - Pollution Liability – automatically included

Cover for Pollution claims where such Pollution arises out of a specific and identifiable event.

C - Products Liability:

| Cover for claims arising out of the Supply, Installation or Maintenance of Security Systems.

D - Security Claims:

| The indemnity granted by this Section is in respect of “Security Claims” being claims arising out of or in connection with or during the active provision of any Security Services, including Wrongful Arrest.

E - Professional Indemnity:

| Cover is provided for claims arising out of any negligent act, error or omission committed by the insured in the execution and conduct of their professional activities as Security Consultants and/or Security Personnel Training Centres.

Optional Extensions such as those mentioned below are available if required under the applicable sections:

A - General Public Liability Section

- Employers Liability Extension: in respect of the Insureds liability for Injury suffered by Employees in the course and scope of their duties

D - Security Claims Section:

- **Firearms Extension:** in respect of claims arising out of the ownership, possession or use of firearms
- **Fidelity Risk Extension:** in respect of claims arising out of the theft of property on or in the vicinity of the Contract Site by Security Personnel, including collusion thereto, whilst carrying out their duties
- **Money-In-Transit Extension:** in respect of claims for loss of Money whilst under escort or being transported by the Insured (ad hoc type Contacts only – Limited LOI)
- **Special Event Security Services Extension:** in respect of claims arising out of Special Event Security Services
- **Crowd Control Security Extension:** in respect of claims arising out of the policing (to regulate, control, or keep in order) of persons involved in unrest, protests, demonstrations, gatherings, riots and strikes
- **Freight Escort Services Extension:** in respect of claims for Damage to goods that form the subject of a cargo Escort Service

E - Professional Indemnity Section:

- Medical Response and Ambulance Services

Some Exclusions:

- Contractual liability
- Fines, penalties, and punitive costs
- Prior claims/circumstances
- Sanctions
- Insolvency
- War / Terrorism / Nuclear / Asbestos
- Due Care
- Products Guarantee and Recall
- Non PSIRA registered Security Companies and Security Personnel
- Unauthorised use of motor vehicles off the Security site
- Free range dogs (not under the control of a handler)

Target Audience



Who we insure:

Security Services companies in the following sectors:

- Monitoring and Response including Tactical Response
- Static Guarding
- Special Events Security Services
- Security Products Suppliers, Installers, Repairers
- Security Services Training
- VIP Protection
- Anti-Poaching
- Cargo Escort
- Farm Patrols
- Mining Including Anti-Illegal Mining
- Banking Sector



Who we don't insure:

- Marine Security Contractors
- Stowaway Detection Contractors
- Specialist Cash-in-Transit/Specie Risks

Select Leppard for Superior Service

Leppard Underwriting is a specialist in Security Services Liability insurance. With people at our core, we are focussed on protecting the reputation of our brokers, their clients, our insurance partners, and ourselves to ensure the continuation and success of business operations.

We have over 30 years' experience in Security Services Liability insurance and have been developing and adapting our product offering to keep up to date with changing trends and challenges that face the security services industry. Our forward-thinking approach keeps us relevant today – and into the future. The Leppard team is highly skilled and collaborate to find the offering best suited for your unique needs. Our focus is on YOU. Safeguarding your reputation in good times and bad times is the business we are in.

The Expert Team is Ready to Serve You



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