

Security Services Liability



Why choose
this insurance

Discovery Questions for the broker to uncover the client's needs

What types of risks do you face in the process of delivering your services to clients?

How important is your reputation in the industry with your clients?

Are you required to have insurance when you tender for business in some cases?

With the continuous growth of private security firms, do you see a trend with your competitors to take out insurance to safeguard their business against the possible negative impact of claims?

Security Services Liability offer

The policy is written specifically to respond to the needs of the Security Industry.

Client Benefit

One policy that includes Sections and Extensions that provide cover for all types of risks faced by the various sectors within the Security Industry e.g. Products Liability cover for the Installers, Firearm Extension for armed guards, Freight Escort Services, Special Events Security Services, Professional Indemnity for Security Consultants and Training Centres.

Discovery Questions for the broker to uncover the client's needs

Does your business provide unique security services that you require cover for?

Do you require additional or amended cover, or cover that is not standard?

Security Services Liability offer We have the skill and capability to write bespoke wordings where necessary.

Client Benefit More complex risks get the benefit of wordings which can be negotiated to better suit their needs.

Are there any other services that you offer your clients that are not security services?

Would you like these services to be included in the cover?

Would it be simpler for you if all the services you render to clients are included in one policy, thereby simplifying your administration?

Security Services Liability offer The cover can be extended to include other services that may be offered by the Insured e.g. cleaning.

Client Benefit The purchase of only one Policy to cover the different services offered by one company, not just security services. Eliminates the need to purchase more than one liability policy to cover different services offered by one company.

Discovery Questions for the broker to uncover the client's needs

How are you currently covered for legal costs associated with a claim lodged against you by a client?

If you see the kind of claims customers can bring against you, is such an unplanned expense something that can affect your business negatively?

Is it important to protect your cash flow overall or can you absorb an expensive/extended litigation process?

Security
Services Defence Costs.
Liability offer


Client
Benefit Leppard will cover the legal costs, fees and expenses in defending you.
No draining of your financial resources in case of a drawn out litigation process
protecting the business from a potentially large and unplanned expense.

Do you require some flexibility in the payment of the premium to manage your finances?

Which payment option could work best to manage your cash flow/financial situation?

Security
Services Premium can be paid monthly or once off annually.
Liability offer

Client
Benefit You can choose the payment option that fits best with your financial situation,
allowing you to get the protection in all financial circumstances.



Discovery Questions for the broker to uncover the client's needs

What kind of support is necessary for you in the process of defending your business against legal action?

How much time do these type of claims by clients take to resolve?

Does the management of claims affect your productivity?

Do you have an internal legal department/role to assist you should a claim be made against you?

Will expert legal support reduce pressure for you, as a business leader, in those times you are exposed to legal action against you?

If a client initiates legal action against you, would the fact that you have cover help you to maintain a relationship with your client and affect the way you can retain clients in such difficult situations?

Security Services Liability offer Dedicated Claims staff who are professionally qualified.

Client Benefit Professional guidance to help the insured through the claim to ensure that no time is wasted.

Do you manufacture any security products e.g. alarm systems, electric fencing?

Do you supply, install and/or maintain any security products?

Is there any concern that the installers/technicians might make a mistake and incorrectly install a system?

Security Services Liability offer Products Liability.

Client Benefit Provides peace of mind that there is cover for liability claims arising out of the supply, installation or maintenance of security products e.g. alarm systems, electric fencing, access/egress control, and CCTV systems, should something go wrong after the Insured has completed their work and left the site, including defective workmanship on the part of the installers/technicians.

Discovery Questions for the broker to uncover the client's needs

Do you provide your clients with any consultation service for which you get paid a specific fee?

Are you a security training provider?

Do you have a training centre?

Do you provide any firearm training?

Security Services Liability offer Professional Indemnity.

Client Benefit Provides cover for claims arising out of any negligent act, error or omission committed when providing services as Security Consultants and/or Security Personnel Training Centres.

Do you deploy armed Security personnel?

Are your supervisors/management armed?

Do you sub-contract armed Security Services from other firms?

Security Services Liability offer Firearm Extension.


Client Benefit Provides cover against claims arising out of the ownership, possession or use of firearms.

Do you have a concern that your Security Personnel might steal from your Clients?

Is there a possibility that your Security Personnel could collude with criminals/perptrators to steal from your Clients?

Security Services Liability offer Fidelity Risk Extension.

Client Benefit Provides cover for claims made against your business should your Security Personnel steal or collude to steal from your Clients.



Discovery Questions for the broker to uncover the client's needs

Do you hold and transport any money on behalf of your Clients?

Does your staff ever escort Clients who are transporting their own money e.g. to deposit at the bank?

Security Services Liability offer Money-In-Transit Extension.

Client Benefit Provides cover for the loss of money whilst under escort or being transported by the Insured.

Do you provide Security Services at events (field marshalls, access/egress control, crowd control) where the general public is invited or for which a ticket has to be purchased?

Do you provide any programme distribution, ushers and traffic/parking control at events to which the general public is invited or for which a ticket has to be purchased?

Security Services Liability offer Special Events Security Services.

Client Benefit Provides cover for Security and some ancillary services provided at Special Events.

Do you ever receive requests to provide crowd control services when there is a strike, protests or general riots e.g. Fees Must Fall?

Security Services Liability offer Crowd Control Security Services.

Client Benefit Provides insurance cover for claims arising out of the policing of persons involved in unrest, protests, demonstrations, gatherings, riots and strikes (not related to Special Events).

Discovery Questions for the broker to uncover the client's needs

Do you provide an escort service e.g. pilot vehicles for the transport of goods?

Do you ever supply Security Personnel as passengers in vehicles transporting goods for the purpose of providing a security service?

Security Services Liability offer Freight Escort Services.

Client Benefit Cover for Damage to goods that form the subject of cargo Escort Services.

Do you contract to provide paramedical services to your Clients e.g. for Special Events, Close protection Officers?

Do you ever sub-contract paramedical services from other companies as part of an armed response offering e.g. ER24?

Do you sub-contract Ambulance Services for special events?

Security Services Liability offer Medical Response and Ambulance Services.

Client Benefit Cover for the provision of paramedical services.

Which service errors do your employees most commonly make?

What is your employee turnover rate?

Security Services Liability offer The cover is broadform i.e. non-accidental and responds to claims arising from legal liability attaching to the insured e.g. negligence, dereliction of duty, an accident.

Client Benefit The policy responds to a wider range of circumstances/situations, not just liability that attaches due to an accident which is a limitation common in multiperil type insurance Policies.