

## CASH IN TRANSIT

Indemnity will be provided to your Company and/or your customers for loss of money belonging to your customers. The Insurance will commence from the time your Company accepts responsibility for each consignment of money and shall cease upon acceptance by the customer or any other consignee.

## PERSONAL ACCIDENT

In addition to Legal Liability under the Employers' Liability Section, you may wish to effect cover for Personal Accident which can be arranged either on a full twenty four hour basis or restricted to accidents occurring during business hours including travelling to and from the place of work.



## CLOSE PROTECTION

As an extension of our main scheme for the Security Industry, we have developed exclusive and specialised arrangements providing comprehensive and unique worldwide cover for Bodyguards, Close and Personal Protection companies. Please contact us for further details.

## THE PREMIUM

We believe we offer amongst the widest package of insurance cover currently available and at the most competitive premiums.

We can also offer premium payments by flexible monthly instalment arrangements.

## CONTACT US

### IF YOUR POLICY IS DUE FOR RENEWAL...

Take immediate advantage of our special insurance arrangements by contacting us to discuss your requirements.

### IF YOUR POLICY IS NOT YET DUE FOR RENEWAL...

Please still advise us of your renewal date and we will contact you nearer the time to discuss your requirements.

### ONLINE BENEFITS...

To obtain a firm quotation a Proposal Form will need to be completed and this is available to either download or complete online.

Alternatively, a short form is available which simply asks you to complete a few details about your business and we will then contact you at your convenience to discuss further.

## CAMBERFORD LAW PLC

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INNOVATIVE INSURANCE

## A Comprehensive Insurance Scheme For The Security Industry



MANNED GUARDING

ALARM/CCTV INSTALLERS

DOOR SUPERVISORS AND STEWARDS

FIRE EXTINGUISHER SUPPLIERS/MAINTENANCE

CLOSE PROTECTION

Insurance Brokers • Underwriting Agents  
Lloyd's Brokers

## THE COMPANY



INNOVATIVE INSURANCE

Camberford Law Plc. was established in 1958 and has become highly regarded within the commercial insurance industry as a “**Scheme Specialist**”. Concentrating in particular sectors we undertake substantial research in order to determine the needs of our customers and translate this into policy covers with consistently competitive premiums.

Currently we have developed over 20 schemes and facilities, each having their own particular niche areas of coverage. These are handled by **specialist teams** of insurance professionals dedicated to offering you insurance cover to meet the needs of your business.

Experienced and specifically knowledgeable, we have a proven track record of **more than 50 years in the insurance** industry.

We pride ourselves on our **excellent customer service** and through a combination of our quality products and client service we have received a number of awards from a wide range of insurance organisations.

## THE SCHEME

Our Scheme has been carefully put together in order to provide comprehensive insurance cover specific to the needs of the Security Industry. The following is a brief resume of cover that could apply to Manned Guarding, Alarm/CCTV Installers, Door Supervisors, Stewards, Fire Extinguisher Suppliers/Maintenance and Close Protection.

### EMPLOYERS' LIABILITY

This insurance is required by law and provides cover for legal liability in respect of Accidental Death, Bodily Injury or Disease to any person employed arising out of, and in the course of, his or her employment. The Limit of Indemnity

provided is £10,000,000 in respect of any one occurrence and unlimited in any one period of insurance.

### PUBLIC LIABILITY

This section provides indemnity for legal liability for Person Injury/Accidental Bodily Injury (other than an employee) or Damage to Property arising during the course of your company's business.

### PRODUCTS LIABILITY

Cover is provided for Legal Liability relating to accidental bodily injury to any person (other than an employee) and/or loss or damage to property caused by any product or equipment sold, supplied, repaired, serviced, installed, or manufactured by your Company. This insurance would, therefore, be recommended to any organisation which is involved in the manufacture, sale, supply, installation or servicing of intruder alarms, fire alarms, CCTVs, door entry systems or any other security equipment.

### EFFICACY & CONTRACTUAL LIABILITY

This Insurance will grant indemnity for your Legal Liability in respect of accidental bodily injury to any person (other than an employee) and/or loss or damage to property arising out of the failure to carry out the duties which you have contracted to perform, including deliberate acts, wilful default or neglect by your Company, your employees or servants. This section will not provide indemnity for any claim resulting from fraud, dishonesty, or embezzlement – this needs to be covered under Fidelity Guarantee Insurance.



### PRODUCTS (EFFICACY) LIABILITY INCLUDING WRONGFUL ADVICE

The Insurance afforded by this section is in respect of bodily injury to any person (other than an employee) and/or loss or damage to property caused by or rising from the failure of any product supplied to fulfil its intended function arising out of negligence or wilful default or arising from wrongful advice. This Insurance would, therefore, be recommended to organisations involved in the manufacture, sale, supply, installation, or servicing of intruder alarms, fire alarms, CCTVs, door entry systems or any other security equipment. The various Trade Associations and Regulatory Bodies do require that this Insurance be effected and the cover is provided to fulfil their requirements.

### FIDELITY GUARANTEE

This Insurance will make good to your Company and/or your customers such loss, which may occur as a result of any act of fraud, dishonesty, or embezzlement by any of your employees. This Section will also provide cover if any employee misuses your customer's telephone and you are held responsible.

### WRONGFUL ARREST

Cover is provided for all sums which your Company may be legally liability to pay as damages in respect of Wrongful Arrest committed or alleged to have been committed by your Company or any person employed by you or on your behalf.

### LOSS OF KEYS/CONSEQUENTIAL LOSS FOLLOWING LOSS OF KEYS

This insurance provides Indemnity against all sums which your Company may be legally liable to pay in the event of Loss of Keys, necessitating the replacement or alteration or locks. The Insurance also grants indemnity against all sums payable in respect of Consequential Loss arising out of the Loss of Keys.

