



DARWIN  
CLAYTON  
(UK) LTD

**The Insurance Scheme  
for Suppliers & Installers of Security  
Alarms and other Security Equipment**

Darwin Clayton (UK) Ltd

## ABOUT US

Darwin Clayton was established in 1920 and is Authorised and Regulated by the Financial Conduct Authority. We are celebrating our 95th Anniversary in 2015.

We have been associated with the Industry for many years and the experience we have gained results in us being able to offer insurance products that meet companies real requirements.

Our expertise is available to all those operating within the Industry and allied trades. We are a specialist in this market and this is recognised by Insurers and clients alike.

Darwin Clayton is represented nationally having offices in Tunbridge Wells and Nottingham.

Our long standing relationship with the Industry bears witness to our credo of "Evolutionary Insurance".



Summary of Covers

## LIABILITIES

### Employers' Liability

- A limit of indemnity of £10,000,000 is provided.
- Indemnity to Principals.

### Public, Products & Products (Efficacy) Liability

- A limit of indemnity of £2,000,000 is provided and higher limits are available.
- Covers damages and awards plus all costs and expenses of litigation and claimants' costs.
- Liability in respect of goods sold or services supplied.
- Indemnity to Principals.
- Subcontractors – labour only are automatically included and the insurance can be extended to include bona-fide subcontractors. However they are required to have their own insurances.
- A document providing brief details of the insurance cover (for customer's information) is issued immediately on inception.

### Loss of Clients' Keys & Consequential Loss following Loss of Keys

- Limit £ 150,000 any one claim.

### Employee Dishonesty

- Limit £ 250,000 any claim.

### Financial Loss

- Limit of Indemnity £ 1,000,000.

### Professional Indemnity

- Cover available.



## **COVER CAN BE EXTENDED TO INCLUDE THE FOLLOWING**

### **OWN PREMISES**

- Material damage and accidental damage for your own contents and own buildings.
- New for old.

### **MONEY**

- Own money in transit and at your premises.
- Personal Accident (Assault) Extension for employees carrying cash.

### **ANYWHERE IN THE UNITED KINGDOM**

- All Risks for plant, materials, stock, telecommunications equipment and laptops.
- New for old.

### **BUSINESS INTERRUPTION**

- Loss of revenue resulting from a loss at own premises or contract sites.
- Increased Cost of Working – this does not cover any loss of revenue but provides cover for the additional costs incurred to keep the business going in the event of a loss at your own premises.

### **PREMIUMS**

- Extremely competitive.
- Instalment facilities available.

### **ADDED BENEFITS**

- Wide acceptance criteria.
- Policies underwritten at Lloyds.
- No Proposal Form required.
- Not declaration linked – therefore no unexpected charges at the end of each period of insurance.
- Claims Handling Service.
- Risk Management advice available.
- Regular issue of Information Bulletins on relevant topics.
- Useful links on our website including helpful Health & Safety information.

## **OTHER INSURANCES WHICH MAY BE REQUIRED BY YOU**

### **DIRECTORS & OFFICERS LIABILITY**

- Protects the Directors and Officers of a Limited Company for Claims made against them for any Wrongful or alleged Wrongful Act in their capacity as a Director or Officer.

### **COMMERCIAL LEGAL EXPENSES**

- Provides protection against employment disputes and tax investigations.
- 24 hour Helpline.

### **ENGINEERING**

- Specialist Computer cover.
- Statutory Inspection.
- Additional expenses and/or loss of income resulting from breakdown of plant/machinery.

### **PERSONAL ACCIDENT**

- A valuable employee benefit at a very reasonable cost.

### **MOTOR FLEET INSURANCE**

- Wide cover incorporating specially negotiated additional benefits.
- Uninsured Loss Recovery Service can be included.

### **PERFORMANCE BONDS**

- Often required for Local Authority contracts. Alternative option to the Bank which may tie up overdraft facilities.

### **TERRORISM**

- Cover available, subject to an additional premium.

### **PROPERTY LOSS RECOVERY**

- A policy providing valuable support in the event of a Property claim.

**The information provided is a synopsis of the insurance only. For further information please get in touch with us.**

# DARWIN CLAYTON (UK) LTD



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