

IPSA COMPANY MEMBERS' INSURANCE REQUIREMENTS

SC - Security Company

SE - Systems / Equipment Company

TC - Training Company

AC - Associated Company

CC - Consultant Company

INSURANCE COVER	SC	SE	TC	AC	CC
1. EMPLOYER'S LIABILITY In accordance with current statute	X	X	X	X	X
2. PUBLIC LIABILITY (THIRD PARTY) Extended to include:	X	X	X	X	X
(a) Accidental bodily injury to any person and/or loss or damage to property	X				
(b) Liability for property that you are working upon.		X		X	
(c) Liability to and of Sub-Contractors (if necessary)	X	X	X	X	X
(d) Use of guard dogs (if necessary)	X				
3. EFFICACY/CONTRACTUAL LIABILITY To provide indemnity for bodily injury and/or loss or damage to property arising out of failure to carry out the contracted duties including deliberate acts, wilful default or neglect by the insured or his employees.	X			X	
4. FIDELITY GUARANTEE To provide cover for any loss occurring as a result of an act of fraud, dishonesty or embezzlement by an employee.	X			X	
5. MONEY INSURANCE Policy to be on full liability basis, if Cash in Transit work undertaken.	X				
6. PROFESSIONAL IMDEMNITY FOR CONSULTANCY WORK To include libel and slander for investigations and reports.	O		X		X
7. PRODUCTS EFFICACY LIABILITY, INCLUDING WRONGFUL ADVICE To provide indemnity for bodily injury and/or loss or damage to property arising from malfunction of a product or negligence or wilful default or from wrongful advice.		X		X	
8. LOSS OF KEYS/CONSEQUENTIAL LOSS following loss of keys (if necessary)	X			O	
9. PRODUCTS LIABILITY To provide indemnity for bodily injury and/or damage to property caused by any product.		X		X	
10. WRONGFUL ARREST	X				
11. PERSONAL ACCIDENT	O	O	O	O	O
12. MOTOR INSURANCE Minimum of third party risks	X	X	X	X	X

X – REQUIRED O - STRONGLY RECOMMENDED

THIS SCHEDULE COVERS A WIDE VARIETY OF BUSINESSES. IF AN APPLICANT'S INSURER, BROKER OR SOLICITOR ADVISES APPLICANT THAT ANY OF THE ABOVE REQUIREMENTS ARE UNNECESSARY FOR THE APPLICANT'S OPERATIONS, THEN WRITTEN CONFIRMATION OF THE ADVICE MUST BE SUPPLIED.