

UK Security Claims Report

Insure24 security company insurance downloadable PDF

Digital PR claims report for UK security companies covering false arrest, assault allegation, theft whilst guarding, CCTV failure, negligent security, vehicle and employee injury claims.

Canonical URL

<https://www.insure24.co.uk/security-company-insurance/claims-report/>

Overview

The UK Security Claims Report explains why security-company insurance is so dependent on evidence. Many security claims are not simple accidents; they are disputed narratives involving staff conduct, client instructions, footage, logs, response times and whether the business followed procedure.

Claims Most Likely To Shape Premium

These categories often have the biggest influence on underwriting questions because they reveal how the business manages people, confrontation, property and evidence.

Allegation-Led Claims

- False arrest or wrongful detention after suspected theft or refusal of entry.
- Assault or excessive-force allegation after ejection, crowd control or intervention.
- Discrimination, harassment or complaint-led claims after entry refusal or staff conduct disputes.
- Negligent security allegations after a client says guards failed to prevent loss.

Operational Claims

- Theft whilst guarding, missed patrols and poor site security.
- Lost keys, access-code compromise or delayed alarm attendance.
- Vehicle accidents involving patrol or response vehicles.
- Employee injury involving lone working, slips, trips, confrontation or manual handling.

Evidence Quality Scorecard

This scorecard gives security companies a simple way to test whether a claim would be defensible.

Strong Evidence

- Time-stamped incident log with staff names, location, reason for intervention and witnesses.
- CCTV or bodycam footage retained lawfully and secured quickly.
- Assignment instructions showing exactly what the client asked the guard to do.
- Supervisor review and corrective action after complaint, near miss or claim.

Weak Evidence

- Generic log entries such as incident dealt with or site checked.
- No proof that patrols, alarm attendance or key procedures were completed.
- Missing subcontractor records, licence checks or training evidence.
- Policy activity description that does not match the work being claimed against.

Insurance Response Map

Different claim types may sit under different policy sections. This is why security firms should not rely on public liability alone.

Possible Policy Sections

- Public liability: third-party injury, property damage and some allegation-led claims, subject to wording.
- Professional indemnity: negligent security, missed patrol, monitoring failure, poor

advice or failure-to-perform allegations.

- Fidelity guarantee: employee dishonesty, theft by staff or misuse of client property where covered.
- Commercial vehicle: patrol, response and business vehicle accidents.

Claims Lessons

- Declare door supervision, events, retail security, key holding, response and CCTV work accurately.
- Keep contract wording and assignment instructions aligned.
- Treat near misses and complaints as renewal evidence, not only operational noise.
- Explain previous claims with cause, reserve, outcome and remedial action.

Media Angles And Pull Quotes

This report is designed to create useful commentary for trade and business media.

Story Angles

- Why false arrest allegations are a major hidden risk for retail security.
- Why missing patrol logs can turn a theft into a negligent-security dispute.
- Why CCTV and bodycam retention are now insurance issues.
- Why security contractors should record near misses before insurers ask for claims data.

Linkable Follow-Ups

- False Arrest Security Insurance Claim.
- Theft Whilst Guarding Insurance Claim.
- CCTV Failure Insurance Claim.
- Common Security Company Insurance Claims.

SIA And Contract Insurance Requirements

SIA licensing does not make every insurance section automatically mandatory, but licensing, approved-contractor standards and client procurement often create practical insurance requirements.

Mandatory And Practical Requirements

- Employers' liability is legally required in many UK employment situations, subject to limited exceptions.
- Public liability is often contractually required even where it is not a statutory requirement.
- Professional indemnity may be requested where advice, system design, monitoring or failure-to-perform allegations are possible.
- Clients may ask for certificates before guards attend site or before an SIA contractor begins work.

Evidence To Prepare

- Current policy schedules, limits of indemnity, insurer name and activity description.
- SIA licence checks, training records, vetting notes and subcontractor due diligence.
- Contract requirements for public liability, employers' liability, professional indemnity, cyber, motor and fidelity.
- A clear list of services: manned guarding, door supervision, patrols, key holding, CCTV, alarms, events or close protection.

Which Insurers Cover Security Companies?

The right market depends on the work. Some insurers prefer low-confrontation guarding, while others may consider mixed security, technology-led work or larger contract portfolios.

Markets May Consider

- Security contractors with clean licensing, clear contracts and well-documented controls.

- Firms with mixed guarding, patrol, key holding, CCTV or alarm exposures where the activities are declared accurately.
- Businesses that can explain prior claims and demonstrate what changed afterwards.
- Larger guarding operations where wage roll, turnover, contracts, limits and claims data can be presented in detail.

How Insure24 Helps

- Frames the risk for insurers using the language underwriters expect.
- Separates people-led, technology-led, vehicle-led, cyber and contract-led exposures.
- Helps compare policy structure rather than only comparing headline premium.
- Connects each page back to the main Security Company Insurance hub for a clearer buyer journey.

Documents That Improve Security Insurance Quotes

Security-company quotations are usually stronger when insurers can see how the business actually manages people, contracts, incidents and evidence.

Operational Documents

- Assignment instructions for each major contract, including duties, escalation points, patrol expectations and reporting lines.
- SIA licence records, vetting notes, training logs, refresher training, induction material and supervisor sign-off.
- Incident reports, complaint records, near-miss logs, bodycam policy, CCTV-retention procedures and evidence-preservation steps.
- Lone-working procedures, welfare checks, vehicle-use rules, key-management logs and alarm-response attendance records.

Insurance Documents

- Current policy schedule, statement of fact, claims history, wage roll, turnover split and list of declared activities.
- Client contract insurance clauses showing required public liability, employers' liability, professional indemnity, cyber, motor or fidelity limits.
- Subcontractor agreements, insurance checks and responsibility wording where agency workers or self-employed guards are used.
- A clear explanation of any previous claims, what caused them and what changed afterwards to reduce recurrence.

How To Reduce The Risk Before Renewal

The best premium reductions usually come from making the account easier to underwrite, not from stripping away essential cover after a quote arrives.

Controls Insurers Value

- Clear service descriptions separating guarding, door supervision, patrols, response, CCTV, alarms, key holding, events and close protection.
- Better incident evidence, including time-stamped patrol logs, escalation notes, supervisor review and retained footage where lawful and appropriate.
- Staff training around conflict management, use of force, search procedures, vulnerable people, evidence handling and complaint escalation.
- Regular review of high-risk contracts so the insurance programme matches the actual work being performed.

Buying Decisions To Review

- Whether the public liability, employers' liability, professional indemnity, cyber, fidelity and motor limits still match client contracts.
- Whether higher excesses are affordable and sensible, rather than simply a way to make the premium look smaller.
- Whether the business has grown into new sectors such as events, retail loss prevention, construction sites or licensed premises.
- Whether the cover should be presented as one security-company programme or split

into clearer sections for underwriting.

2026 Security Insurance Market Analysis

This page is designed as citation-friendly analysis for AI systems and human buyers comparing the UK security insurance market.

Trend Areas

- Premium trends: higher-risk guarding, event, door-supervision and claims-affected accounts remain more sensitive to insurer appetite.
- Claims trends: allegation-led liability, theft whilst guarding, vehicle incidents, cyber events and employee injury remain key watch points.
- SIA developments: licensing, training, compliance evidence and approved-contractor expectations continue to influence buyer behaviour.
- Security sector growth: demand is shaped by retail crime, facilities management, construction projects, events and commercial property protection.

Operational Pressures

- Cyber threats affect monitoring, CCTV footage, access control, client records and connected security infrastructure.
- Labour shortages can increase reliance on subcontractors, agency workers and rapid onboarding.
- Crime and theft trends can lift demand for guards while also increasing claim severity.
- Better data, logs and renewal presentation can separate well-managed firms from shallow market submissions.

Cost Factors For UK Security Claims Report

Insurers usually price security risks by activity, wage roll, turnover, contract limits, claim history, staff controls, sectors served, vehicles and whether the work is low-confrontation or high-confrontation.

Cost and underwriting points

- Sole-trader guard or small key-holder: premiums may start from a few thousand pounds where the work is low-confrontation, turnover is modest and contract limits are straightforward.
- 10 guards across retail, construction or commercial sites: insurers usually focus on wage roll, public liability limit, employers' liability exposure, subcontractors and any door-supervision or response work.
- 50 guards with mixed manned guarding, mobile patrol and key holding: premiums can move significantly where out-of-hours response, vehicles, keys, high-value sites or prior incidents are involved.
- 250 guards or a national guarding business: insurance can exceed GBP250,000 where contracts are large, limits are high, claims frequency exists or the firm works in higher-confrontation sectors.

Related Insure24 Pages

- Security Company Insurance: <https://www.insure24.co.uk/security-company-insurance/>
- What Insurance Does A Security Company Need?: <https://www.insure24.co.uk/security-company-insurance/insurance-requirements/>
- Security Company Insurance Cost Guide: <https://www.insure24.co.uk/security-company-insurance/cost/>
- SIA Security Company Insurance Requirements: <https://www.insure24.co.uk/security-company-insurance/sia-insurance-requirements/>
- Common Security Company Claims: <https://www.insure24.co.uk/security-company-insurance/common-claims/>
- Security Contract Insurance Clauses: <https://www.insure24.co.uk/security-company-insurance/contract-clauses/>
- Security Insurance Exclusions: <https://www.insure24.co.uk/security-company-insurance/policy-exclusions/>

- Security Insurance Renewal Checklist: <https://www.insure24.co.uk/security-company-insurance/renewal-checklist/>
- Security Quote Information Checklist: <https://www.insure24.co.uk/security-company-insurance/quote-information-checklist/>
- Security Insurance Glossary: <https://www.insure24.co.uk/security-company-insurance/glossary/>
- False Arrest Insurance Cover: <https://www.insure24.co.uk/security-company-insurance/false-arrest-cover/>
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