

# Security Contract Insurance Clauses One-Page Checklist

Insure24 one-page security insurance checklist

<https://www.insure24.co.uk/security-company-insurance/contract-clauses/>

Use this one-page checklist before signing client contracts, tenders, framework agreements or facilities management terms.

## Insurance Limits

- Compare required PL, EL, PI, cyber, motor, fidelity and management liability limits against current schedules.
- Check whether the client requires certificates, principal extensions or additional insured wording.
- Confirm any higher limits with a broker before signing the contract.

## Liability Wording

- Flag indemnity, hold harmless, waiver of subrogation and consequential-loss wording.
- Check whether contractual penalties, liquidated damages or guaranteed outcomes are excluded.
- Ask whether legal review is needed as well as insurance review.

## Security Duties

- Declare searches, ejections, detention, retail loss prevention, key holding, response, CCTV, patrols and close protection.
- Review patrol frequency, response times, escalation duties, reporting duties and monitoring obligations.
- Check subcontractor, agency-worker and self-employed guard responsibility wording.

## Evidence To Send

- Send the full insurance and liability clause, not only a screenshot of limits.
- Attach assignment instructions, SIA records, training evidence and relevant risk controls.
- Keep written broker or insurer responses before committing to unusual wording.

This checklist supports insurance review only. Ask a solicitor for legal advice on contract obligations.