

Security Insurance Exclusions One-Page Checklist

Insure24 one-page security insurance checklist

<https://www.insure24.co.uk/security-company-insurance/policy-exclusions/>

Use this one-page checklist when reviewing schedules, endorsements, statements of fact and policy wording.

Allegation And Conduct Exclusions

- Check assault, excessive force, restraint, ejection, wrongful arrest, false detention and deliberate-act wording.
- Confirm retail loss prevention, door supervision, event security and close protection are declared where relevant.
- Keep SIA, training, bodycam, CCTV, witness and incident evidence.

Property And Key Exclusions

- Check theft, unexplained disappearance, property in custody, fidelity and client-property wording.
- Review unattended keys, lost keys, access fobs, alarm codes and key-loss sublimits.
- Use key registers, secure storage, dual control and lost-key escalation procedures.

Specialist Activity Exclusions

- Flag dog handling, firearms, cash in transit, overseas work and higher-risk close protection.
- Ask for written confirmation before accepting specialist work outside standard guarding.
- Check territory, jurisdiction, sanctions and vehicle-use restrictions.

Labour And Contract Exclusions

- Review subcontractor, agency-worker and self-employed guard conditions.
- Check contractual liability, penalties, hold harmless and guaranteed-performance restrictions.
- Keep subcontractor contracts, insurance certificates, SIA checks and supervision records.

Exclusions vary by insurer and wording. Always review the schedule, endorsements and statement of fact.