Security Insurance Quote Information Checklist

Insure24 security company insurance downloadable PDF

Downloadable security insurance quote checklist for UK security companies preparing wage roll, guard count, SIA records, contracts, claims history.

Canonical URL

https://www.insure24.co.uk/security-company-insurance/quote-information-checklist/

Overview

Security insurance quotes are faster and more accurate when the buyer can explain exactly what the business does, who does the work, which contracts need cover and what evidence supports the risk. This checklist is designed for guarding companies, door supervisors, event security contractors, retail security firms, key holding businesses, CCTV monitoring providers, mobile patrols and close protection operators preparing insurance quotations.

Security Insurance Quote Information Checklist

Use this table to prepare the core information normally needed before a broker can approach insurers.

Information Area | Details To Provide | Why It Matters | Ready?
- Business profile | Trading name, company number, address, website, years trading and contact details. | Helps identify the legal insured and trading history. | Yes / No
- Turnover and wage roll | Current and projected turnover, wage roll and subcontractor spend. | Drives PL, EL and insurer appetite. | Yes / No
- Guard count | Number of guards, supervisors, controllers, drivers and admin staff. | Shows scale and staff exposure. | Yes / No
- Activity split | Guarding, door supervision, retail, events, key holding, CCTV, alarm response, patrols and close protection. | Different activities have different rating and exclusions. | Yes / No
- SIA and training | Licence checks, expiry controls, vetting, training matrix and supervisor audits. | Supports compliance and claim defence. | Yes / No
- Contracts | Client sectors, required limits, indemnities, response times and subcontractor clauses. | Contract wording affects cover and premium. | Yes / No
- Claims history | Five-year claims data with cause, reserve, settlement, status and remedial action. | Claims are a major rating and appetite factor. | Yes / No
- Vehicles | Vehicle schedule, drivers, convictions, motor claims and response use. | Patrol and response work changes motor risk. | Yes / No
- Keys and property | Key registers, access fobs, client property, stock, plant, cash or restricted areas. | Affects fidelity, theft, key-loss and liability exposure. | Yes / No
- Cyber systems | CCTV, access control, incident systems, MFA, backups and data retention. | Connected security systems create cyber and PI exposure. | Yes / No

This checklist is designed to support an insurance quote request. It does not replace the insurer’s proposal form, statement of fact or policy wording.

Cover Sections To Discuss

Security companies often need more than one policy section. Use this table to decide what to discuss with a broker.

Cover Section | When It May Be Relevant | Information To Prepare
- Public liability | Public interaction, injury, property damage, wrongful arrest or assault allegation exposure. | Activity split, limits, contracts, incident procedures and claims history.
- Employers’ liability | Employees, PAYE guards, supervisors, control-room staff or labour-only workers. | Wage roll, staff numbers, training, lone-working and injury claims.
- Professional indemnity | Negligent security, monitoring failure, advice, assignment instructions or failure-to-perform allegations. | Contracts, service levels, monitoring duties and PI limits requested.

- Cyber insurance | CCTV, access-control, monitoring, incident-reporting, patrol apps or client data. | Systems, MFA, backups, supplier details and breach-response process.
- Fidelity guarantee | Staff access to client stock, cash, keys, plant, restricted areas or client property. | Vetting, access controls, supervision and client-property exposure.
- Commercial vehicle or fleet | Patrol vehicles, alarm response, supervisor visits, key holding or mobile teams. | Vehicle schedule, drivers, claims, convictions and vehicle use.
- Legal expenses | Employment disputes, contract disputes, regulatory issues or debt recovery. | Staff count, contract types and any known disputes.
- Management liability | Directors, officers, senior managers and regulatory or employment-practice exposures. | Company structure, directors and management controls.

The right cover mix depends on the exact security services provided, contract wording, employees, vehicles, data, claims history and insurer appetite.

How To Use The Quote Checklist

The aim is to give a broker and insurer enough information to understand the risk before terms are requested, reducing referral delays and repeated follow-up questions.

Use It Before Requesting Quotes

- Complete the business profile, wage roll, turnover, staff and activity sections before sending an enquiry.
- Attach contract clauses where clients require specific limits, additional insured wording, PI, cyber, motor or fidelity cover.
- Separate low-risk static guarding from higher-risk door supervision, retail detention, event security, key holding and response work.
- Prepare short explanations for claims, complaints, near misses or any unusual security activities.

Use It At Renewal

- Update the checklist when wage roll, guard count, vehicles, contracts or service mix changes.
- Use it alongside the security insurance renewal checklist where premiums have increased.
- Review exclusions using the security insurance exclusions guide before relying on cover.
- Send contract wording using the security contract clauses guide where client obligations are unclear.

Core Quote Information

Insurers usually start with the size of the business, its services and whether the declared activity matches the contracts being performed.

Business And People

- Legal trading name, company number, trading address, website and years trading.
- Annual turnover, wage roll, number of guards, supervisors, control-room staff, drivers and office staff.
- SIA licence checks, vetting process, right-to-work checks, training matrix and supervisor audit process.
- Use of subcontractors, agency workers, self-employed guards or temporary event staff.

Activities And Contracts

- Activity split for manned guarding, door supervision, event security, retail security, key holding, alarm response, CCTV monitoring, mobile patrols and close protection.
- Client sectors such as retail, construction, facilities management, logistics, offices, venues, hospitality, local authorities and residential blocks.
- Required insurance limits and policy sections in client contracts.
- Any work involving searches, ejections, detention, response times, client keys,

cash, dogs, overseas duties or subcontracted teams.

Evidence To Attach

Evidence is especially important for security quotes because many claims depend on what staff did, what was recorded and whether procedures were followed.

Operational Evidence

- Assignment instructions, patrol procedures, alarm response process and incident escalation rules.
- Incident logs, complaint records, near-miss reports, CCTV/bodycam policy and evidence retention process.
- Key register, secure key storage, lost-key procedure and access-fob controls where key holding applies.
- Vehicle schedule, driver list, licence checks, convictions, motor claims and telematics or dashcam controls.

Insurance Evidence

- Current policy schedule, statement of fact, endorsements, exclusions and renewal invitation if available.
- Five-year claims history showing date, cause, reserve, settlement, status and remedial action.
- Client contracts or tender documents showing required PL, EL, PI, cyber, motor or fidelity limits.
- Cyber controls for CCTV, access-control, incident-reporting, monitoring, patrol-verification and client-data systems.

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.

Common Mistakes Security Companies Make When Buying Insurance

Security insurance mistakes usually happen when buyers treat all security work as one generic risk. Insurers price the real activities, evidence, contracts and claim potential.

Buying Mistakes

- Buying only public liability when contracts or services also need employers' liability, PI, cyber, fidelity, legal expenses or vehicle cover.
- Describing the business as general security without separating guarding, door supervision, retail, events, patrols, response, key holding and CCTV.
- Ignoring exclusions for assault, wrongful arrest, theft, unattended keys, subcontractors or contractual liability.
- Choosing the cheapest premium without comparing limits, excesses, endorsements, excluded activities and insurer appetite.

Better Buying Actions

- Prepare a quote pack using the security quote information checklist.
- Use activity splits by wage roll and turnover so lower-risk work is not blurred with higher-risk activities.
- Check policy wording against the security insurance exclusions guide.
- Compare cover quality as well as price, especially where contracts require high limits or specialist activities.

How Better Quote Information Can Affect Security Insurance Pricing

A checklist cannot guarantee cheaper insurance, but it can reduce uncertainty. Insurers usually price more confidently when they can see the true activity mix, controls and evidence.

Cost and underwriting points

- Clear activity splits can prevent low-risk guarding being priced as if every contract involves door supervision, retail detention or event security.
- Claims narratives and remedial action can make past losses easier to underwrite.
- Contract and exclusion evidence can reduce surprises after terms are issued.
- Complete vehicle, key holding and cyber information helps avoid late referral or mid-quote changes.

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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