

Security Company Insurance Renewal One-Page Checklist

Insure24 one-page security insurance checklist

<https://www.insure24.co.uk/security-company-insurance/renewal-checklist/>

Use this one-page checklist 60 to 90 days before renewal, especially if premiums have increased or the business has changed.

Update The Exposure

- Confirm turnover, wage roll, guard count, supervisor count, drivers, vehicles and subcontractor spend.
- Split activities by guarding, door supervision, events, retail, patrols, key holding, CCTV, response and close protection.
- List new contracts, lost contracts, new locations, new duties and changed client sectors.

Explain Claims Clearly

- Prepare five-year claims history with date, cause, reserve, settlement, status and policy section.
- Explain what changed after each claim, complaint, near miss or insurer concern.
- Attach incident logs, CCTV/bodycam rules, patrol evidence and supervisor-review notes where relevant.

Review Contracts And Cover

- Compare client-required PL, EL, PI, cyber, motor and fidelity limits against current policies.
- Flag indemnities, additional insured requests, response-time promises and subcontractor wording.
- Check exclusions for assault, wrongful arrest, theft, keys, subcontractors and contractual liability.

Send Insurer-Ready Evidence

- Provide SIA checks, training matrix, assignment instructions, vehicle controls and key procedures.
- Summarise cyber controls for CCTV, access control, incident systems, patrol apps and client data.
- Compare renewal terms by premium, excess, exclusions, conditions, limits and insurer appetite.

A strong renewal pack can reduce referral delays and make premium increases easier to challenge.