



# Comparison tables Main Scheme versus Per Capita

Underwritten by  
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**sutton**  
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# Comparison tables Main Scheme versus Per Capita

	Main Scheme	Per Capita
<b>Employee Numbers</b>		
<b>Security/Fire Protection</b>		10 employees maximum (full or part time)
<b>Cleaning Contractors</b>	No restriction - rated on turnover/wages	10 full time, 10 part time
<b>Electrical &amp; HVAC</b>		10 employees maximum (full or part time)
<b>Activities</b>		
<b>Security/Fire Protection</b>	Able to cater for most activities including high risk	Unsuitable for: doorwork, stewarding, close protection, cash carrying, sprinkler & wet risers, passive fire protection involving spraying, breathing apparatus, central stations
<b>Cleaning Contractors</b>		Unsuitable for: duct cleaning, silo/tank cleaning, water treatment, sand/shot blasting, clean room cleaning, crime scene cleanup, pressure washing over 2000psi, clinical waste work including sharps/needles
<b>Electrical &amp; HVAC</b>		Unsuitable for: plumbing & refrigeration where more than 40%, solar panels (we have a separate scheme for that),
<b>Locations</b>		
<b>Security/Fire Protection</b>	Able to cater for most high risk locations	Unsuitable for:
<b>Cleaning Contractors</b>		<ul style="list-style-type: none"> <li>Offshore or Airside</li> <li>Nuclear, Petrol, gas, oil or chemical sites (unless work in offices)</li> <li>Work over 16 metres involving the use of ropes, slings or cradles</li> </ul>
<b>Electrical &amp; HVAC</b>		
<b>Sections of cover available</b>		
<b>Security/Fire Protection</b>	EL, PL/Prods/Inefficacy, property, BI, Contract works, P.I, Terrorism, D&O, Fidelity Guarantee, legal expenses	EL, PL/Prods (including inefficacy), P.I, Tools & legal Expenses
<b>Cleaning Contractors</b>		
<b>Electrical &amp; HVAC</b>	Interest free instalment options available	No instalment options
<b>Optional Extensions</b>		
<b>Security/Fire Protection</b>	Fidelity Bonding, Loss of Keys, Financial Loss (inc products), USA, service Indemnity, Loss of gas, heat away	Fidelity Bonding, Loss of keys, financial loss (including products), Loss of Gas, heat away - NB refer to cover details to see limits as these may be lower
<b>Cleaning Contractors</b>	Fidelity Bonding, Loss of Keys, Financial Loss (inc products), removal of customers goods, USA, Misuse of phones	Fidelity Bonding, Loss of keys, financial loss (including products), misuse of phones - NB refer to cover details to see limits as these may be lower
<b>Electrical &amp; HVAC</b>	Heat away, USA, Loss of gas	Fidelity Bonding, Loss of keys, financial loss (including products), Loss of Gas, heat away - NB refer to cover details to see limits as these may be lower

	Main Scheme	Per Capita
<b>Main Cover Differences</b>		
<b>Security/Fire Protection</b>	Free P.I & D&O (subject to criteria) £100,000 limit each	P.I is an optional extension, D&O not offered
	higher limits also available for PI & D&O	maximum P.I limit £100,000
	P.I is a D&C negligence wording	P.I is written on a civil liability wording
	Fidelity Bonding Extension limit £250,000	Fidelity Bonding Extension limit £50,000
	Loss of keys extension limit £75,000	Loss of keys extension limit £25,000
	Financial loss (including products) extension limit £250,000	Financial Loss (inc products) extension limit £50,000
	Higher limits on extensions available on request	Limits on extensions cannot be increased
	Legal expenses has optional TUPE extension	Legal Expenses does not offer TUPE cover
	Legal Expenses has contract disputes as optional extension	Legal Expenses includes contract disputes
	policy is adjustable on declared turnover & wages	policy is non adjustable
<b>Cleaning Contractors</b>	Free P.I & D&O (subject to criteria)£100,000 limit each	P.I is an optional extension, D&O not offered
	higher limits also available for PI & D&O	maximum P.I limit £100,000
	Optional Temporary removal of customers goods extension	Removal of customers goods extension not available
	Fidelity Bonding Extension limit £100,000	Fidelity Bonding Extension limit £50,000
	Misuse of phones extension limit £50,000	Misuse of phones extension limit £10,000
	Loss of keys extension limit £75,000	Loss of keys extension limit £25,000
	Financial loss (including products) extension limit £250,000	Financial Loss (inc products) extension limit £50,000
	Higher limits on extensions available on request	Limits on extensions cannot be increased
	Legal expenses has optional TUPE extension	Legal Expenses does not offer TUPE cover
	Legal Expenses has contract disputes as optional extension	Legal Expenses includes contract disputes
policy is minimum and deposit adjustable on declared turnover & wages	policy is non adjustable	
<b>Electrical &amp; HVAC</b>	Free P.I & D&O (subject to criteria) £100,000 limit each	P.I is an optional extension, D&O not offered
	higher limits also available for PI & D&O	maximum P.I limit £100,000
	P.I is a D&C negligence wording	P.I is written on a civil liability wording
	Financial Loss (including Products) extension £500,000 included automatically	Financial Loss (including products) £50,000 limit is optional
	Higher limits on extensions available on request	Limits on optional cannot be increased
	No optional Fidelity Bonding Extension	Fidelity Bonding Extension limit £50,000
	No optional loss of keys extension	Loss of keys extension limit £25,000
	Legal expenses has optional TUPE extension	Legal Expenses does not offer TUPE cover
	Legal Expenses has contract disputes as optional extension	Legal Expenses includes contract disputes
	Policy is adjustable on declared turnover & wages	Policy is non adjustable