



# Do you have Errors and Omissions cover in your arsenal?

Did you know that standard Public Liability/Professional Indemnity policies may not cover breaches of professional duty?

This means that your clients can take action against you as a result of your negligence through Errors & Omissions (E&O) and you probably won't be covered.

These recent scenarios illustrate how security companies have been found liable for their client's financial losses:

## SCENARIO 1

A monitoring company registered an alarm activation in a factory, however, they failed to advise the proprietor. Instead they despatched a security guard to investigate. After inspection the security guard advised that the premises were secured and cancelled the alarm activation. However, there was evidence after the event that the front door had not been secured, which allowed the burglars to re-enter and remove stock and electronic equipment.

## SCENARIO 2

The gate of a vehicle holding yard was not properly locked after a patrol left the premises, which resulted in the theft of three expensive motor vehicles between patrol visits.

## SCENARIO 3

An alarm was activated in a warehouse and the monitoring company followed procedure and advised the client's manager by voicemail, as they could not make direct contact. The monitoring company failed to contact the two alternate nominated staff or advise the police - as the contract required. In addition, they failed to advise the client of two more registers within the hour, resulting in the theft of a large amount of electronic equipment.

Providing the incorrect advice as well as errors in design, consultancy, specification or supervision are all examples of E&O.

Each sector within the security industry has similar examples where everyday events become horror stories.

We have a team of insurance specialists who can provide advice on the right cover for you and your business.

Trust the experts with over 30 years experience in security insurance.

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CALL AUSTRALIA'S LEADING INSURANCE BROKER TODAY

# 1800 702 738

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