Program Capabilities

Security Alarm Systems Risks



Coverage Capabilities

- > Commercial General Liability including Errors and Omissions
 - \$1M Occurrence with up to \$5M Policy Aggregate
- Commercial Excess Liability
 - Up to \$5M Occurrence and \$5M Aggregate
- Coverage
 - CGL ISO coverage forms enhanced with specially crafted manuscript endorsements designed for security risks
 - Excess Manuscript Follow Form
 - Various industry specific coverage extensions available
- Insured Retention
 - Deductible and Self-Insured Retention (SIR) program structures available
 - o Minimum \$250 per occurrence
- > Issuance Company and Financial Ratings
 - SiriusPoint Specialty Insurance Corporation
 AM Best: A- XV

Target Operations

Security Alarm Systems Installation, Repair, Monitoring, and Response service risks.

Eligible Operations

- Alarm installation and servicing
 - o Fire / smoke / heat detection
 - Burglary
 - Personal emergency response (PERS)
 - CO2 detection
 - System monitoring
 - o CCTV
 - Smart home
 - Access control
 - Low voltage electrical work
 - o Pre-construction wiring
- Alarm monitoring / central stations
- Alarm response services / answering services

