

Program Capabilities



Detective and Private Investigation 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
 - Minimum \$250 per occurrence
- **Issuance Company and Financial Ratings**
 - SiriusPoint Specialty Insurance Corporation AM Best: A- XV

Target Operations

Armed and/or Unarmed Detectives and Private Investigators for the following occupancies:

Preferred

- ❖ Investigations:
 - Insurance
 - Fraud
 - Child / missing person
 - Arson
 - Accident reconstruction
 - Spousal
 - Sub rosa
 - Domestic violence
- ❖ Credit or record checks
- ❖ Pre-employment screening and background checks (including drug testing)
- ❖ Expert witness
- ❖ Executive Protection – Low Profile
- ❖ Training and Consulting

Harder to Place

Note: These occupancies are considered nonstandard risks, and therefore require additional underwriting efforts, and will require detailed exposure information from applicants.

- ❖ Repossession
- ❖ Collections
- ❖ Executive Protection – High Profile

Acceptable

- ❖ Process service
- ❖ Polygraph administration or validation
- ❖ Shoplifting or employee surveillance



Send your Detective and Private Investigation Submissions to us at: submissions@euclidsecurityins.com