Program Capabilities

Security Fire Suppression Systems Risks



Coverage Capabilities

- Commercial General Liability including Errors and Omissions
 - o \$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 \$10,000 per occurrence (except \$5,000 for extinguishers)
- > Issuance Company and Financial Ratings
 - SiriusPoint Specialty Insurance Corporation
 AM Best: A- XV

Target Operations

Security Fire Suppression Systems Installation, Maintenance, and Repair risks.

Preferred

- Office buildings
- Industrial or manufacturing
- Single family residences
- Portable extinguishers non restaurant

<u>Acceptable</u>

- Retail
- Institutional
- Apartments, condos, townhomes, or tract housing
- Hood / duct cleaning non restaurant

Harder to Place

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

- o Restaurant systems
- Custom homes
- PVC exposure
- Hood / duct cleaning restaurants
- Portable extinguishers restaurants

