

Program Capabilities

Security Guard 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 \$1,000 per occurrence
- **Issuance Company and Financial Ratings**
 - SiriusPoint Specialty Insurance Corporation AM Best: A- XV

Target Operations

Armed and/or Unarmed Security Guards for the following occupancies:

Preferred

- ❖ Airports
- ❖ Armored Car / Courier Services
- ❖ Banks
- ❖ Cannabis – Cultivation, Processing, Transport
- ❖ Casinos, Conventions, Film Sets, Museums
- ❖ Construction Sites
- ❖ Low Profile Executive Protection
- ❖ Manufacturing, Warehouse, Utilities
- ❖ Military Bases / Government Contracts
- ❖ Offices
- ❖ Residential – Condos and HOAs
- ❖ 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.

- ❖ Establishments primarily engaged in serving alcohol
- ❖ High Profile Executive Protection
- ❖ Hospital / Medical Facilities (with ER / Urgent Care)
- ❖ Prisoner Transportation
- ❖ Residential – Low Income Housing
- ❖ School Special Events
- ❖ Special Events – over 10,000 people
- ❖ Traffic Control – Highway or Construction work
- ❖ Strike Work or Employee Termination Escort

Acceptable

- ❖ Alarm Response
- ❖ Cannabis Dispensaries
- ❖ Canine / Equine Work
- ❖ Car Dealerships
- ❖ Churches / Places of Worship / Religious Institutions
- ❖ Hotels/Motels
- ❖ Hospital / Medical Facilities (no ER)
- ❖ Parking Facilities and Public Transportation
- ❖ Residential – Mid to High income apartments
- ❖ Restaurants including Fast Food
- ❖ Retail / Malls
- ❖ Schools
- ❖ Special Events – less than 10,000 people



Send your Security Guard Submissions to us at: submissions@euclidsecurityins.com