



Product Highlights

Benefits of this Program

CSIA specializes in the Security Services industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. Coverage is provided on an admitted basis in most states.

Key Benefits

General Liability

- Comprehensive General Liability - Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Premises Liability
- Errors & Omissions (Professional Liability) coverage included within the General Liability
- Personal Injury Liability
- Employee Benefits Liability
- Broad Form Property Damage
- Assault & Battery
- Lost Key coverage
- False Arrest coverage
- Invasion of Privacy
- Malicious Prosecution
- Libel & Slander
- Wage Freeze endorsement available (freezes guard wages at a given level for premium computation purposes)

Property

- Building, Contents, Business Income, Crime, Boiler, Inland Marine and all Property coverages are available
- Special Causes of Loss coverage
- Elite Property Enhancement provides Personal Property of Others - \$10,000, Valuable Papers and Records - \$50,000, Accounts Receivable - \$25,000, Business Income and Extra Expense \$100,000, EDP Equipment and Media - \$50,000, Off Premises Power Failure - \$25,000, Lock Replacement - \$1,000, and much more

Umbrella/Excess Liability

- Limits up to \$15,000,000 available

Automobile

- Owned auto
- Hired and non-owned auto
- Free vehicle decal program available to help reduce auto claim frequency
- Employees as Insured coverage available

Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

Directors & Officers Liability

- Defense costs in addition to the Limit of Liability available
- Comprehensive 17 point definition of Employment Practice Act
- Most favorable venue wording for punitive, multiple or exemplary damages

Endorsements

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Documents Required for Proposal

- Completed and signed / dated Security Services Supplemental application
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years
- Brochures, advertising materials and website information

Loss Control Services

- Product specific web-based loss control solutions.
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and
- Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

Carrier

- All these coverages are underwritten by A-rated carriers.

For all your Security Service insurance needs, please visit our website at www.csia-ins.com or, for faster service, contact.

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