

# Detective/Security Program



## Eligible Operations

This program is designed exclusively for the needs of private investigators and security services organizations that serve their clients for premises security, insurance investigation, or service of process. NSI's claims professionals have decades of experience in this area.

## LIABILITY COVERAGE

- Policy limits for General Liability are available up to \$1,000,000/\$3,000,000 occurrence/aggregate.
- Industry-standard General Liability coverages are available at policy limits for:
  - Premises & Operations
  - Products & Completed Operations
  - Damage to Premises Rented to You (Fire Legal)
  - Personal & Advertising Injury
  - Employees as Automatic Insureds
  - Volunteers as Automatic Insureds
- Detective/Security Guard Professional Liability Coverage covers the organization for the insured's professional detective or security guard operations; limits apply as part of the General Liability limits with Defense outside the limits.

### *Additional coverages included at special limits:*

- Medical Payments at \$5,000 (\$10,000 with Plus Pak)

### *Also included at policy limits:*

- Personal/Advertising Liability which includes:
  - False Arrest
  - Invasion of Privacy
  - Malicious Prosecution
  - Libel & Slander
- Assault/Battery (not excluded)

### *Other important Liability coverages available:*

- Property Entrustment and Lost Key coverage
- Wage Freeze endorsement
- Employee Benefit Liability covers errors in benefit administration with limits for each claim/aggregate available up to \$1,000,000/\$1,000,000.

## PROPERTY COVERAGE

- Covering Buildings, Contents, and Business Income
- Special Causes of Loss
- Replacement Cost Value available
- Blanket Coverage available; Agreed Value
- Sewer Back Up at limits up to \$50,000
- Automatic Increase on Building Value at 4%
- Equipment Breakdown for electrical and mechanical systems malfunction

## INLAND MARINE COVERAGE

- Covering computer equipment and software used at the premises and away from premises.
- Equipment used for security or investigative work

## OTHER COVERAGE OPTIONS

**Auto** for operating owned, hired, or non-owned vehicles, including patrol cars

**Employment Practices Liability Insurance** covers wrongful acts in employment at \$100,000. Higher limits available.

**Not-for-Profit Directors & Officers** covers wrongful acts by directors/officers with separate policy limits for each claim/aggregate at \$1,000,000/\$1,000,000. Higher limits available.

**Commercial Umbrella** provides higher limits with occurrence/aggregate limits up to \$10,000,000/\$10,000,000.



## Platinum Pak enhanced Property and Plus Pak Liability coverages

provides many additional coverages to suit your customers' needs. Here are a few:

Item	Coverage
Computers and Media	\$15,000
Covered Property in the Open	Up to 1,000 from premises
Business Income-Extra Expense only	\$25,000
Employee Theft (Including Employee Benefit Plans)	\$5,000
Money, Securities and Stamps (inside/outside)	\$5,000
Off Premises Utility Services	Included-full limit
Off Premises Utility Services-Time Element	Included when Business Income is on policy
Ordinance or Law Coverage - Loss to the Undamaged Portion of the Building	Building Limit
Ordinance or Law Coverage - Demolition Costs	Up to 10% of Building Limit
Ordinance or Law Coverage - Increased Cost of Construction	Building Limit
Outdoor Fences	Included
Outdoor Signs	Detached - \$20,000; Attached - Included
Personal Property of Others	\$25,000; Employee Tools \$2,500
Property at Conventions, Fairs or Exhibitions	\$50,000
Property in Transit	\$25,000
Medical Payments	\$10,000
Fire Legal Liability	\$200,000

### Eligible Services:

- Arson investigators
- Detective agencies
- Electronic sweeps
- Polygraph testing
- Private investigators
- Private process servers
- Skip tracers,
- Private insurance adjustors
- Armed guards
- Employee security
- Employee surveillance
- Firms doing security work around manufacturing plants, car dealerships, office buildings, etc.
- Security instruction
- Small event security (Must be incidental)
- Background investigation
- Business investigations
- Document examination
- Domestic investigations
- Due diligence
- Forensic accounting
- Information broker
- Insurance investigations
- Missing persons
- Notary public
- Personal injury cases
- Private/missing heirs
- Security consulting
- Surveillance
- Trial preparation
- White collar crime
- Workers' comp investigation

### Ineligible exposures:

Bodyguards, bounty hunting, fugitive recovery, repossession work, critical response or SWAT operations, operations outside the U.S., airport security, armored vehicles, bouncers, collection agencies, work for municipalities or utilities, fast food restaurant security, labor dispute or strike work, work inside schools or hospitals, retail shoplifting surveillance/detention, traffic control.



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NSI is a division of West Bend Mutual Insurance Company which operates in Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Ohio, and Wisconsin. All programs are written on West Bend Mutual Insurance Company policies.

West Bend has been rated A (Excellent) or better by A.M. Best since 1971.