

The Silver Lining®

# Alarm Program and Fire Protection Services Program



## Eligible Operations

ALARMS – Burglar or fire alarm installation, service, or repair, including access controls and monitoring.

FIRE PROTECTION – Suppression systems installation, service, or repair including sprinkler fitting and extinguisher service.

NSI offers decades of claims-handling experience in these areas.

## 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 and Operations
  - Products and Completed Operations
  - Damage to Premises Rented to You (Fire Legal) – \$100,000 or \$200,000 limit
  - Personal and Advertising Injury
  - Employees as Automatic Insureds
  - Volunteers as Automatic Insureds

*These critical coverages are included at policy limits especially for this program:*

- Regular Errors and Omissions Liability covers faulty work by the insured that damages property they are currently working on.
- Professional Liability. Because it is not excluded, coverage includes Bodily Injury and Property Damage arising from the insured's rendering or failure to render professional services in alarm installation or fire suppression operations.

*These critical coverages are available at special limits especially for this program:*

- Special Contractor's Errors and Omissions Liability covers faulty work by the insured that damages property they have been working on. Limits up to \$1,000,000 for design errors; limit of \$25,000 for installation errors.

*Additional coverages included at special limits:*

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

## OTHER IMPORTANT COVERAGE OPTIONS

**Auto** for operating owned, hired, or non-owned vehicles, including service vehicles and trailers.

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

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

*Other important Liability coverages available:*

- Employee Benefit Liability covers errors in benefit administration with limits for each claim/aggregate available up to \$1,000,000/\$1,000,000.
- Blanket Additional Insured
- Waiver of Subrogation
- Per Project Aggregate

## PROPERTY COVERAGE

- Covering Buildings and Contents
- Special Causes of Loss
- Available Replacement Cost Value
- Available Blanket Coverage; Agreed Value
- Automatic Increase on Building Value at 4%
- Equipment Breakdown for electrical and mechanical systems malfunction

## INLAND MARINE COVERAGE

- Contractors Equipment including circuit testers, voltage meters, thread cutters and hydrostatic testing equipment
- Computers used for recordkeeping
- Materials and supplies at the jobsite
- Leased, Loaned, or Rented Equipment

## Platinum Pak enhanced Property and Plus Pak Liability coverage

Many additional coverages are available to suit your customers needs. Here are a few:

Item	Coverage
Computers and Media	\$25,000 (higher limits available)
Covered Property in the Open	Up to 1,000 feet from premises
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 written
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
Portable Tools	\$25,000
Property in Transit	\$25,000
Property Off-Premises	\$100,000
Fire Legal Liability	\$200,000

### Loss Prevention:

- [www.ChildCareCenterSafety.com](http://www.ChildCareCenterSafety.com) offers claim-based reality alerts, safety blogs, up-to-date product recall information, safety webinars, and more!
- Employee and volunteer training
- Facility walkthroughs
- Reality alerts - information based on claims we see often and how to avoid them.

### Eligible Operations:

- Alarm monitoring
- Burglar alarm installation, service, and repair
- Fire alarm installation, service, and repair
- CCTV installation
- Controlled access
- Locksmiths – No more than 25% of total payroll
- Other low-voltage wiring, i.e. entertainment centers, sounds systems, central vacuum systems

For alarm installers, we require a copy of the contract used with the client. This contract must include:

- Wording that states “We are not an insurer”;
  - Third party liability clause; and
  - A limit of indemnity - usually \$250.
- Fire suppression system installation, service, and repair
  - Sprinkler installers
  - Fire extinguisher sales, service, and repair
  - Restaurant hood and duct cleaning (when incidental to risk)
  - Fire protection equipment dealers - Certificates of insurance should be obtained from all manufacturers. The insured should be an additional insured on those policies.



NC-0001 (1-11)

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.