

## HIGHLIGHTS

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Seasoned security guard expertise



AM Best A or better rated



Nationwide availability



Multi-state risks considered

## LICENSING & COMPLIANCE

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- Guard agencies – hold licenses applicable to state and local regulations
- Armed personnel – hold valid firearm licenses

PerimeterGuard Underwriting Managers provides access to competitive General Liability, Excess Liability and Workers' Compensation for U.S. security guard firms with an emphasis on disciplined underwriting, superior risk engineering and stable capacity.

## COVERAGE

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### General Liability

- Limits: \$1M per occurrence with aggregate options of \$2M, \$3M or \$5M
- Occurrence form

### Excess Liability

- Up to \$5M supported
- Follows form GL

### Workers' Compensation

- Monoline Available

## TARGET CLASSES

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Security guard agencies demonstrate strong training, supervision and observe & report practices.

### Acceptable guard service types:

- Office buildings
- Industrial facilities
- Construction and demolition sites
- Banks and financial institutions
- Museums
- Conventions and trade shows
- High-income gated residential communities and private estate security
- Auto dealerships
- Golf, tennis and yacht clubs
- Hospitals with guards at main lobbies, parking facilities or access control
- Hotels where guards are not designated exclusively to bar and / or nightclub operations
- Closed-set production studios
- Executive protection and bodyguard services for high-net-worth individuals

## PREFERRED RISKS

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- Established security agencies
- Predominantly full-time employees
- Low claim frequency and favorable loss history. Older loss activity may be considered with documented operational changes
- Armed guards are viewed favorably if off-duty police
- Armed deployments are considered appropriate when proportionate to the value of items protected and when located in low crime, less densely populated areas

## EXCLUSIONS

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- No start-up ventures
- No celebrities, politicians or other high profile public figures
- No armed guard operations where firearms are required primarily for personal protection due to location risk
- Restraint, apprehension or detention activities are not contemplated
- Risks with low Equifax Business Failure Scores are generally ineligible

## SUBMISSION REQUIREMENTS

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- Completed supplemental application
- Four years of currently valued loss runs, including underlying where applicable
- Standard security services contract
- Excess Liability ACORD application

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## CONTACT

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Please contact your local RT Specialty broker for additional information.

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