

# FIRE PROTECTION SERVICES PROGRAM

The Fire Protection Services Program from NSI offers protection for your business with these property and casualty insurance coverages.

General liability

Professional liability

Products/completed operations

Contractual Liability

Employment practices liability

Property

Crime

Inland marine

Workers' Compensation\*

Auto\*

Umbrella

Bonds

*\*Not available in Michigan*



# FIRE PROTECTION SERVICES PROGRAM

## A specialized insurance program for:

- Fire suppression system installers
  - Fire extinguisher service and repair
  - Restaurant hood and duct cleaning
  - Fire equipment dealers
- Requirements for this are:*
- Installers must be licensed or certified
  - NFPA guidelines must be followed
  - A \$500 property damage deductible per claim is required



### Liability coverage may include:

- Liability limits up to \$1 million occurrence/ \$3 million aggregate
- Professional liability
- Premises, completed operations
- Employees as additional insureds
- Employment practices liability – \$100,000 (*higher limits available*)
- Fire legal liability – \$100,000 (*higher limits available*)
- Medical expenses – \$5,000
- Personal and advertising injury
- Newly acquired organization – 90 days
- Optional employee benefit
- Contractual Liability

### Other coverages and options:

- Umbrella – Limits up to \$5,000,000
- Electronic media and records business interruption coverage
- Crime – Employee dishonesty
- Mobile equipment

- Installation floaters
  - Equipment and tool floaters
  - Workers' Compensation\*
  - Auto\*
- \*Not available in Michigan*

### Property coverage may include:

- 4% inflation guard on buildings
- Equipment breakdown on building and contents
- Agreed value on buildings
- Blanket insurance
- Business income (*with extra expense*)
- Electronic media and records business interruption coverage
- Replacement cost
- Utility services – direct damage
- Utility service – time element

### Bonds:

- License and permit bonds
- Business service bonds
- ERISA bonds

*This program is available from NSI and your local independent insurance agent. NSI is a division of West Bend Mutual Insurance Company, an admitted carrier since 1894.*