

PRIVATE INVESTIGATION/ SECURITY OPERATIONS PROGRAM

The Private Investigation/Security Operations Program from NSI offers protection for your business with these property and casualty insurance coverages:

General liability

Professional liability

Products/completed operations

Property entrusted

Employment practices liability

Property

Crime

Inland marine

Workers' Compensation*

Auto*

Umbrella

Bonds

**Not available in Michigan*



PRIVATE INVESTIGATION/ SECURITY OPERATIONS PROGRAM

A specialized insurance program for:

Private detectives and investigators

Security firms

Process servers

Claims adjusters

Liability coverage may include:

- Limits up to \$1 million occurrence/
\$3 million aggregate
- Professional liability
- Employees as additional insureds
- Employment practices liability insurance
(*claims-made coverage*)
- Fire legal liability – \$100,000 (*higher limits available*)
- Medical expenses – \$5,000
- Personal and advertising injury
- Newly acquired organization – 90 days
- Employee benefits liability (*claims-made coverage*)
- Property entrustment – \$100,000 or \$250,000
with \$1,000 deductible

Other coverages and options:

- Umbrella – limits up to \$5,000,000
- Crime – employee dishonesty
- Workers' Compensation*
- Auto*

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

**Not available in Michigan*

Property coverage may include:

- Building – replacement cost or actual cash value
- Contents – replacement cost or actual cash value
- Business income insurance with extra expense
- Equipment breakdown
- Automatic increase in insurance on building value
- Optional mine subsidence
(*available for specific counties in IL and IN*)
- Optional earthquake
- Optional utility service – direct damage
- Optional utility service – time element

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.