

ALARM PROGRAM

The Alarm 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*



ALARM PROGRAM

A specialized insurance program for:

- Alarm system installation and servicing
- Security systems monitoring
- CCTV fire alarms access control

Requirements for this program are:

- Applicant must have specific training and experience in the business of installation, monitoring, and/or servicing.
- A customer contract limiting damages is required for security installation and monitoring.
- A \$500 property damage deductible per claim is required.



Liability coverage may include:

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

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
- License and permit bonds
- Business service bonds
- ERISA bonds
- 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
- Plus Pak property endorsement
- Blanket insurance
- Business income (with extra expense)
- Replacement cost
- Utility service – direct damage
- 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.