

Security Guards



Private and public businesses of all types utilize checkpoint, guard and patrol services to protect their facilities and employees. The private personnel tasked with providing these critical security services can unintentionally cause bodily injuries or property damage, leaving their firm and the hiring party vulnerable to claims.

That's why contract companies that provide security guards, personal body guards and patrol personnel need adequate insurance coverage to satisfy the requirements of their clients. Chartis' Commercial Risk division offers a Security Guard Firms Coverage Enhancement, together with tailored loss control services, to provide more comprehensive protection from the specific exposures these firms encounter.

Target Classes of Business

Armed and Unarmed Security Guards

Armored Car Services

Private Security Firms

Governmental Contractors

Security Guard Firms Coverage Enhancement

An endorsement to General Liability policies available on an admitted basis that provides:

- Coverage for Bodily Injury and Property Damage arising out of professional security guard services performed by or on behalf of the Named Insured
- Coverage extended to Bodily Injury and Property Damage resulting from the use of reasonable force committed by an employee to protect any persons or property
- An additional occurrence limit for damage to property in the care, custody and control of the security firm*

Flexible Program Structures

Our fully customized primary casualty programs combine general liability, workers' compensation and automobile liability coverages with first-class claims management and loss control services.

- General Liability insurance can be structured with or without war and terrorism coverage
- Flexible per location and overall aggregate limit options to suit individual needs
- Guaranteed Cost Programs with a minimum premium threshold of \$250,000
- Loss Sensitive Programs with deductibles as low as \$100,000
- Self-Insured Retentions as low as \$10,000
- Composite Rated Programs
- Multi-Line Programs including Incurred and Paid Loss Retrospective Programs
- Single Line and Basket Aggregates
- Captives, Fronts, Rent-A-Captives and Group Captive Programs available. Chartis also offers a full range of development, consulting and administrative services through Captive Management Services

* Subject to a Per Occurrence Deductible

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Global Loss Prevention

Security Guard clients benefit from the extensive loss control expertise and integrated services of Chartis' Global Loss Prevention team. Account-focused loss control programs include:

- Best Practice Assessments for corporate or subcontractor security programs
- Development and review of standard operating procedures, staffing qualifications and hiring criteria, incident investigation, sight supervisor duties, and more
- Building security measures that address the physical security of the insured's premises, such as public access procedures and monitoring systems
- Emergency preparedness programs including life safety, shelter-in-place and evacuation procedures to help reduce risk from threats such as fire, health emergencies, natural disasters and terrorism
- Technical support spanning management and employee training
- Fleet/Valet services, including personnel screening, training and security risks and control procedures

Claims Management

- Chartis' unparalleled in-house claims operation offers casualty specialists and dedicated claims departments across multiple industries; seasoned in-house and panel counsel; investigative resources; and innovative litigation management strategies
- Access to **IntelliRisk**[®], a web-based claims management system that provides accurate, real-time access to claims data. Designed to help facilitate every step of the claim process, IntelliRisk allows users to report, review and track claims, as well as charge-backs sorted by client or location, all while identifying important loss trends



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We have established ourselves as a world leader in insurance by helping our partners and customers realize their own plans for the future. Backed by 90 years of outstanding underwriting experience, our fundamental strength lies in the 40,000 employees who serve more than 45 million clients in over 160 countries and jurisdictions. Every day, our people deliver commercial and personal insurance offerings through hundreds of innovative products and services.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com.

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.