Insurance Application for Security, Alarm & Investigative Firms



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IMPORTANT: All questions must be answered before this risk can be considered. 1. Name, including any DBAs: 2. Physical Address: *Attach a list if multiple locations. Website: _____ 3. Mailing Address: _____ Title: 4. Person to contact: 5. Phone: _____ Fax: ____ Email: ____ 6. Date Established: ____ FEIN: 7. Form of Business: Individual Partnership Corporation LLC Other 8. Names previously operated under (if any): 9. Owner/Principal: Owner/Principal: 10. Operations: Process Serving % Security Consulting % Security/Patrol % Investigations % Alarm/CCTV Install ______% Monitoring ______% Other _______% 11. Do you own another business? Yes No If yes, please describe: 12. Do you work in other states or countries? Yes No If yes, which ones: ______ 13. List your five largest clients & describe the service(s) you provide to them: **14.** Is a standard contract used with clients? Yes No If yes, please attach a copy. 15. Do you subcontract work to others? Yes No If yes, what type of work? Anticipated subcontractor costs for this year: \$_____ 16. What are your incident reporting procedures? 17. What kind & how long are records kept? 18. Is this an owner-only operation? Yes No If yes, skip questions 19, 20 & 21 19. How many Full Time employees? How many Part Time employees? _____ Average length of employment: _____ Average hourly wage: \$_____ 20. Pre-employment screening procedures: Criminal Background Check Fingerprint Card Personal References Prior Employer Contact Driving Record Drug Screen Polygraph 21. Employee training consists of: Written Manual On the Job Firearms Report Writing Self Defense Powers of Arrest CPR Other

I am interested in the following coverages:	
General Liability and E&O, effective date:	Attach loss runs.
Umbrella, effective date:	
	Attach ACORD, Ex-Mod worksheet & loss runs.
Business Auto, effective date:	
Crime, effective date:	
	te: Please contact our office.
*************	*******************
Coverages - Gener	ral Liability and Errors & Omissions
Complete this costion if anything for Consultishility.	
Complete this section if applying for General Liability. 1. Limits desired:	//1M/2M Other
<u> </u>	\$2,500 \$5,000 \$10,000 over \$10,000
3. Optional Coverages:	
	☐ Three ☐ Blanket, Primary Non-Contributory Wording is included
Waivers of Subrogation	☐ Three ☐ Blanket
Per Job Aggregate One Blanke	t
	eparate deductible of \$1k \$100k limit with separate deductible of \$2.5k
-	eparate deductible of \$1k
Stop Gap For which state?	Public transported? Yes No Equipped with lights? Yes No
Employee Benefits Liability \$1,000,000	
4. Optional Drone Liability Coverage:	ion many rail time employees.
a. Are drones used in operations? Yes No	f yes, how many?
b. Types of locations & reason for use:	
5. During the past 4 years have you had any claims for dam	nages and/or incidents which may result in claims? Yes No
6. Has your liability insurance been cancelled, declined or r	non-renewed? (not applicable in MO) Yes No
If yes, please explain:	
7. Regarding your previous general liability insurance for th	e past 4 years: *Attach Loss Runs if Available
Insurance Carrier Policy Terr	m Premium Number of Claims

<u>Coverages - Workers Compensation</u>

2. Cur		100k/100k/50	0k 🗌 50	nk/500k/500k	□ 1M/1M/1	N.4	
				0k		☐ 1M/1M/1M	
2 1/12		rrent Experience Mod: New Experience Mod:		Effective Date:			
J. IVIA	ximum number of guards for a	any one site at any or	ne time:				
4. Are	any alarm installations or pre	wiring performed at	heights above 20	feet? Yes	No		
5. Do	you have a formal safety prog	ram? 🗌 Yes 🗌 No	If yes, describe	below. If no, are yo	ou willing to develo	p one? 🗌 Yes 🗌 No	
6. Pay	roll – List total for each catego	ory:					
	Guards/Investigators	\$	Cleric	al/Monitoring	\$		
	Alarm Installers	\$	Outsi	de Sales	\$		
	Owners/Executive Officers	\$	Other		\$\$		
7. Ow	nership Data – List each Owne	er, Partner or Officer:					
	Name	Title		Duties	Is Co	overage Desired	
						Yes No	
						Yes No	
8. Ho	w many do you employ under	16 or older than 65?	If an	y, are physicals red	quired & kept on file	e? 🗌 Yes 🔲 No	
9. Doe	es your company have the follo	wing:					
a.A v	written drug & alcohol policy		☐ Yes ☐ No k	Physicals & periodic	random drug testing	Yes No	
b.A v	vehicle safety program for drivers	& vehicles	Yes No I	Lease employees to	or from other employ	ers Yes No	
c.A c	designated safety coordinator		Yes No r	n.Designated person	coordinates claim act	ivities 🗌 Yes 🔲 No	
d.Pr	ompt reporting of all employee inj	uries	Yes No r	.Labor interchange v	with any other busines	ss Yes No	
e.A f	formal accident review & investiga	ition program	Yes No o	.Are employees prov	vided health insurance	Yes No	
	ployee involvement in inspection,	•			h physical handicaps	☐ Yes ☐ No	
_	y work perform underground or a			Are athletic teams s		Yes No	
	orking with injured worker & insur			Any group transport		Yes No	
	ransitional duty/light duty program	-	Yes No	.Are 25% or more of per formed by subc		☐ Yes ☐ No	
-	y tax liens or bankruptcy within th	•					
	you own or use airplanes in bu				r for railroads?	Yes No	
•	es, explain:						
	w many autos used in business						
	e Motor Vehicle Records run ar					rear period?	
	s any insurer cancelled or refu						
14. Are	e you in debt to any broker, ag		pany for any unp	aid premiums for	workers compensat	ion coverage?	
	Yes No If yes, e	explain:					
15. Reg	garding your previous workers	compensation insur	ance for the past	4 years: *Att	ach Loss Runs if Av	ailable	
	Insurance Carrier	Policy To	erm	Premium	Nun	nber of Claims	

<u>Underwriting - Security Guards</u>

Security Guards & P.P.O.

1.	Anticipated security guar	rd billed hours for this year: A	Armed Unarmed	
2.	Annual:	Estimate this Year	Last Year	2 Years Ago
	Security Payroll	\$	\$	<u>\$</u>
	Security Receipts	\$	\$	\$
3.	State issued security lice	nse number(s):		
4.	How many:	Unarmed Guards	Armed Guards	Supervisors
5.	Average hourly wage:	Unarmed Guards \$	Armed Guards \$	Supervisors \$
6.	Number of Full Time Gua	ards Number	of Part Time Guards	
				nded by a handler? Yes No
	What types of assignmen	nts are canines used for?		
8.		GPS guard monitoring? Ye		-
				cable state laws? Yes No
	. Firearms:	acto your apprendiction at acc		
		& employees properly licenses	d for firearms with the states in v	which they carry firearms? Yes No
				t & renewed as required? Yes No
				mon gun or caliber:
				mon gun or camber.
12		trol program:		Liver and Decree II CCC
12	2. Operations:		Armed Payroll \$\$\$	Unarmed Payroll \$\$\$
	Airports*	day Farant		 ,
	Armored Car/Cour			
	Bars/Nightclubs/Ti Body Guard (high)			
	Cannabis Industry			
	Casinos/Bingo Hall			
		/Festivals/Private Events*		
	Conventions/Trade			
	Construction Sites			
	Executive Protection			
	Government Contr			
	Hospitals/Medical			
	Hotels/Motels*			
	Industrial/Wareho	uses		
	Office Buildings/Ba	anks		
	Private Residence	HOA/Gated Communities*		
	Residential - Apart	ments/Condos*		
	Residential - Other			
		st food full service both		
	Retail:inside			
		ool hours/Campus Patrol*		
		ol hours/Parking Lots*		
	Traffic Control/Fla			
	Other:	*		
		Total		

If you have any payroll in categories marked with an asterisk (*) complete corresponding questions on page 5.

Underwriting - Security Guards

If you provide security services for any of the below categories please use this space to describe the operations in detail.

1.	Airports:
_	
2.	Cannabis Industry – provide exact details of work orders (must also attach copy of contract):
3.	Concerts, Parades, Festivals, or Private Events:
4	Construct Contractor
4.	Government Contracts:
5.	Hospitals or Medical Facilities:
_	
6.	Hotels or Motels:
7.8	Residential - HOA's, apartments, other, etc.:
_	
7.k	o. Are any of the properties connected with a public housing authority, a public housing agency or designee? Yes No
8.8	s. Schools, including colleges & universities:
8.k	o. Are any of the locations designated as student housing or dormitories? Yes No
9.	Other:

Underwriting - Investigation & Alarm

Investigators, Process Servers, Polygraph Analysts & Security Consultants State issued private investigator license number(s): ______ 2. How many owners or principals are active in investigations, process service, polygraph or consulting? 3. How many employees (not owners or subcontractors) are active in investigations, process service, polygraph or consulting? ______ What is their payroll? \$__ If any, are they leashed & attended by a handler? Yes No 4. How many canines are utilized? ______ What types of assignments are canines used for? ____ 5. Firearms: a. Are all armed owners & employees properly licensed for firearms with the states in which they carry firearms? \square Yes \square No b. Copies of licenses kept on file with procedures in place to ensure licenses are current & renewed as required? Yes No c. Does the company or employee own the firearms? _____ Most common gun or caliber: _____ d. Describe your gun control program: 6. Considering your investigative & consulting operations, what percentage falls into each of the below categories? % of Ops Armed Unarmed **Auto Repossessions Background Checks** Body Guard (high profile VIPs) Bounty Hunter/Fugitive Recovery Computer Forensics Credit/Pre-employment/Drug Testing Domestic/Divorce **Executive Protection** Fire Cause & Origin Forensic Accounting Insurance/Surveillance/Legal Locates/Missing Persons Patent/Trademark/Corporate Polygraph Service/Lie Detection **Process Serving Security Consulting** Shopping Service Other: **Alarm/CCTV Installers, Servicers & Monitoring Firms** State issued alarm license number(s): 2. How many owners or principals are active in installation, service or repair? 3. How many employees (not owners or subs) perform installation, service or repair? _____ What is their payroll? \$_____ 4. Percentage of total installs, services or repairs: Fire/Burglar Alarm % Medic Alert _____% Access Control ______% Bank Equipment ______% CCTV _____% Intercom ______% Temp Control _____ % Other: ____ 5. Will you service a system you did not install? Yes No 6. What specific warranties do you give on an outright sale? 7. Does your company manufacture any products? \square Yes \square No If yes, attach sales materials & spec sheets for those products. 8. Do you perform installations for new homes under construction? Yes No 9. Do you respond to your alarms? Yes No If yes, are response runners armed? Yes No Check this box & skip remaining questions if all monitoring is subcontracted to another company 10. Percentages for monitoring: Fire/Burglar Alarm ______% Medic Alert ______% Temp Control _______% Combination _______% 11. What are the anticipated monitoring receipts for this year? _____ 12. How many Subscribers? _____ How many under contract? _____ How many Central Station Subscribers? _____ How many under contract? ____

<u>Coverages – Business Auto and Hired/Non-Owned Auto Liability</u>

Complete this section if applying for auto coverage. ACORD application must be attached if any business owned autos.

Вι	usiness Auto:
1.	Does your business own any vehicles? Yes No
2.	Are all of the vehicles titled under the business name?
3.	Does your business lease vehicles from another party? 🗌 Yes 🔲 No Lease vehicles out to another party? 🔲 Yes 🗎 No
4.	Is lease GAP insurance required? Yes No
5.	Are there any owned or leased vehicles other than those listed on your Acord application/vehicle schedule? 🗌 Yes 📗 No
6.	Do you use any: Dump trucks Trailers Cranes Booms Snow plow attachments
7.	Are any of the vehicles used for 24 hour patrols? Yes No If yes, how many shifts in a 24 hours period?
8.	Do all of your vehicles undergo routine maintenance?
9.	Are maintenance logs kept for each vehicle?
10	. Do drivers perform daily maintenance checks on all vehicles? Yes No
11	. What percentage of your driving is: Within 50 miles% 51-100 miles% Over 100 miles%
12	. Are GPS fleet telematics devices used? Yes No If yes, on what percent of vehicles?%
13	. If telematics are used, what type(s)? Plug in Hard wired Cell phone based Other type:
ні	red & Non-Owned:
	How many employees use their own vehicles for company business (sales, deliveries, trips to post office or bank, etc.)?
	Do all employees that use their own vehicles for company business, even occasionally, carry personal auto insurance? Yes No
	How often and for what purpose(s) do employees drive their own vehicles for company business?
4.	About how many vehicles are hired or borrowed each year (including short and long term rentals and/or leases)?
5.	For what purpose(s) are hired or borrowed vehicles used?
6.	What is the usual length of time vehicles are hired or borrowed for?
7.	What is the expected total annual cost for hired and/or borrowed vehicles? \$
Dı	rivers:
	Does your business have a written Driver Safety Program that is implemented and enforced? Yes No
	Is there a driver training program? Yes No If yes, please describe:
	Is there a written vehicle take-home policy? Yes No
4.	Are employees required to complete incident reports for all incidents? Yes No
	Does your company review each driver's Motor Vehicle Report (MVR) prior to hire? Yes No
6.	Are Motor Vehicle Reports (MVRs) reviewed for all drivers at least once every year? Yes No
	Is a road test conducted for each driver prior to hire? Yes No
	Distracted driving:
	a. Does your company have a written policy regarding distracted driving and/or use of cell phones in vehicles? Yes No
	a. Does your company have a written policy regarding distracted driving and/or use of cell phones in vehicles? Yes No b. Are employees prohibited from using cell phones and similar devices while driving company vehicles? Yes No

Fraud Warnings Disclosure

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties. (Not applicable in AL, AR, CO, DC, FL, KS, KY, LA, MD, ME, NJ, NM, NY, OH, OK, OR, PA, PR, RI, TN, TX, VA, VT, WA, and WV.)

In **Arkansas, Louisiana, Rhode Island, or West Virginia**: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

In **Alabama**: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

In **Colorado**: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

In **District of Columbia**: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

In **Florida**: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

In **Kansas**: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to an insurer, purported insurer, or to or by a broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act and may be subject to criminal and/or civil fines or penalties.

In **Kentucky**: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

In **Maine, Tennessee, Virginia, or Washington**: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

In **Maryland**: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

In **New Jersey**: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

In **New Mexico**: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

In **New York**: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Fraud Warnings Disclosure, Continued

In **Ohio**: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

In **Oklahoma**: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

In **Oregon**: Any person who knowingly and with intent to defraud any insurer or other person files an application for insurance or statement of claim containing any materially false information upon which an insurer relies, if such information was either material to the risk assumed by the insurer or the misinformation was provided fraudulently, may commit a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

In **Pennsylvania**: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

In **Puerto Rico**: Any person who has committed fraud, as defined in the law, shall incur a felony, and if convicted, shall be sanctioned for each violation by a penalty of a fine of not less than five thousand dollars (\$5,000), nor more than ten thousand dollars (\$10,000), or a penalty of imprisonment for a fixed term of three (3) years, or both penalties. If there were aggravating circumstances, the fixed penalty thus established may be increased up to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years. In addition to the penalties provided in this chapter, any person who, as a result of the fraud thus committed is benefited in any way to obtain insurance, or in the payment of a loss pursuant to an insurance contract, shall be imposed the payment of restitution of the amount of money resulting from the fraud. Every violation shall have a prescription term of (5) five years.

In **Texas**: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

In **Vermont**: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

ALL STATES EXCEPT MARYLAND:

The undersigned, on behalf of all Insureds, acknowledges that discovery of any fraud, intentional concealment, or misrepresentation of any material fact may render this policy, if issued, voidable at inception or otherwise cancelled.

MARYLAND:

The undersigned, on behalf of all Insureds, acknowledges that discovery of any fraud, intentional concealment, or misrepresentation of any material fact will be grounds for denial of a claim or cancellation of the policy.

THIS APPLICATION MAY NOT BE USED TO BIND COVERAGES AND NO COVERAGE COMMENCES. Completion of this application by a prospective insurance buyer is for the purpose of transmitting information only. Any agreement or contract binding insurance coverage must be done on a separate document. **COVERAGE WILL COMMENCE** only upon the effective date of a separate contract binding insurance coverage (i.e. a policy or official binder form) issued by an agent authorized by the Company.

The applicant hereby agrees that the foregoing statements and answers are a true representation of all the facts and circumstances with regard to the risk to be insured to the best of the applicant's knowledge and the same are therefore made the basis of any policy of insurance issued.

Applicant's Signature	Date
Agent or Broker's Signature	Date



Please return the completed form by either fax or email:

Fax Email 949-297-4911 cmount@guardproins.com

Craig Mount, Program Director (949) 421-3524

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