

# ALARM CONTRACTOR PROGRAM

## \$5,000 MINIMUM PREMIUM

### ELIGIBLE ACCOUNTS

#### Alarm Installation Contractors:

Installing, Testing, Repairing Commercial/Residential Alarm Systems, CCTV's, Access Badges, Home Automation, Home Theater Systems

### SUBMISSION REQUIREMENTS

- ACORD Application
- 5 years currently valued loss runs dated within past 90 days and details of any claims \$25,000 or more
- Resume of owners for businesses in operation less than 5 years
- Completed Alarm Contractor Supplemental Application

### WHY IPA?

- ✓ All in-house authority
- ✓ Online Portal for Faster Quoting & Processing
- ✓ Carrier "A" Rated by A.M. Best
- ✓ Tailored Proprietary Coverages

### CONTACT US

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Insurance Protection Advisors' **Alarm Contractor Program** provides custom-made coverages unique to the hazards of this specialty contractor trade.

### TERRITORY

Most US States

except Alaska, Hawaii, New York, and Cook County, IL.

### COVERAGES OFFERED

#### General Liability:

- \$1,000,000 per occurrence
- \$2,000,000 aggregate
- \$2,000,000 products/completed ops aggregate
- \$300,000 fire damage limit
- \$10,000 medical payments
- Deductibles as low as \$2,500

#### Excess Liability:

- Up to \$5,000,000 limits available
- Commercial Excess over controlled primary General Liability/Professional Liability and "A-VIII" rated Employers Liability & Commercial Auto coverages

#### Also Available:

- Professional Liability
- Worksite Pollution coverage
- Primary/Non-contributory wording
- Per project aggregate
- Employee Benefits Liability
- Additional Insured/Waiver of Subrogation
  - Automatic
  - Scheduled Entities