

SECURITY & PROTECTION INDUSTRY PRACTICE

The protection industry presents special demands on the Broker and Underwriter, driven by the efficacy (“failure to perform”) hazard inherent in this diverse segment. Security guards, alarm installation and monitoring, call centres, sprinkler and fire protection installations and service, and safety device manufacturers demand a customized bundle of coverage to address their needs. SUM has assembled broad coverage, quality capacity and industry leading expertise together to solve even your most challenging protection industry placements. Our bundle of CGL, Professional, Property & Crime coverage is the most flexible in the country, backed by best of class security and delivered in real time by our deeply experienced and empowered Underwriters. We can write these coverages mono-line or as a package to meet your needs. Try us today – we want to earn your Security and Protection business!

Our appetite includes, but is not limited to

Security Guard Services (we can consider airport work, special events and doormen in most cases), Armoured Car services, Bailiffs, Private Investigators, Guard & Private Investigator training centres and academies, Sprinkler contractors, Alarm Monitoring, Fire Extinguishers & CO2 Systems installation and service, Alarm and CCTV Installation and service, Locksmiths, Telephone Answering – Paging and Call Centres, Manufacturers/Distributors of Protection Systems and products (including protection personnel equipment such as bullet proof vests,), and US products liability without a sales limit.

Our premiums start at just \$750.00.

We pay 15% commission.

Coverage Highlights

COMMERCIAL GENERAL LIABILITY (OCCURRENCE FORM)

\$5,000,000.00 policy limit, with easy access to higher limits via our in-house Excess/Umbrella liability facilities.

Occurrence and Claims Made forms available. Our Occurrence form is based on the IBC 2005 wording,

Claims Made is based on IBC 1986. Our wordings do NOT exclude Efficacy (“Failure to Perform”).

Our SECURITY & PROTECTION INDUSTRY COVERAGE EXTENSION ENDORSEMENT provides

Lost key coverage

Halon/Other Fire Extinguishing Agent Release

Airport restriction liberalized

Personal property ccc coverage at the premises of the insured

Our wordings standard features include:

Intentional Injury in Defense of Persons or Property

Personal Injury incl. Advertising Injury Liability, Malicious prosecution, False Arrest, Detention or Imprisonment, Wrongful Eviction, Entrance and Invasion of privacy, Libel & Slander

Bodily Injury and Property Damage arising from Premises,

Operations and Products/Completed Operations,

Voluntary Medical Payments

Broad Form Tenants Legal Liability

(limit outside of general aggregate)

Non-Owned Automobile

Employee Benefits Liability

Employers Liability & Voluntary Compensation

Forest Fire Fighting Expenses

Broad form Named Insured

Defense Expense in addition to limits of insurance (Occurrence form)

Contractual Liability

Contingent Employer's Liability

Owned and Non-owned watercraft under 10 m

Attached Machinery

Legal Expense Reimbursement coverage

Unlicensed Automobiles

Broad Form Property Damage including loss of use

Hostile Fire Exception to pollution exclusion,

Owner and Contractor Protective

Employees and Volunteers as Insureds

Newly acquired ventures for 90 days

Incidental Medical Malpractice

Cross Liability

Blanket Additional Insureds/Vendors available

Employee Benefits Liability

IBC 2313 Sudden & Accidental extension available

Recall extension available

ERRORS AND OMISSIONS LIABILITY

For your clients with Errors & Omissions exposure we can offer an E&O extension. Private Investigators, Security Consultants and Security Training Academies in particular ought to consider this valuable coverage.

\$2,000,000 Claims made Limit available

CRIME

Employee Dishonesty Form A, Money Orders, Counterfeit Paper, Depositors Forgery, In/Out Robbery with THIRD PARTY EXTENSION available.

Industry leading \$250,000 in-house limit available.

PROPERTY

Our forms tackle your client's diverse needs, and include POED, Contractor Equipment, Installation, Transportation, Miscellaneous Floaters, Quake, Flood and SBU extensions, and a coverage enhancement endorsement.

\$500,000 TIV limit available.

Market Security

COMMERCIAL GENERAL LIABILITY, ERRORS AND OMISSIONS, PROPERTY AND CRIME COVERAGES

INSURER	INTEREST	RATING
Aviva Insurance Company of Canada	35%	A (by AM Best)
International Insurance Company of Hannover SE.	25%	A (by AM Best)
Everest Insurance Company of Canada	15%	A+ (by AM Best)
Certain Underwriters at Lloyd's	15%	A (by AM Best)
Sovereign General Insurance	10%	A- (by AM Best)

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