

Additional Policy Information and Coverages

POLICY PREMIUM

Our insurance policy is rated on gross receipts for Alarm, Fire, Safety, Fire Sprinkler, Installations, Sales and Service.

Premiums are 25% fully earned as of the effective date of the policy. Fees are 100% fully earned as of the effective date. Easy audit features are provided.

PREMIUM PAYMENT PLANS

Financing may be available. Please contact your agent for more details.

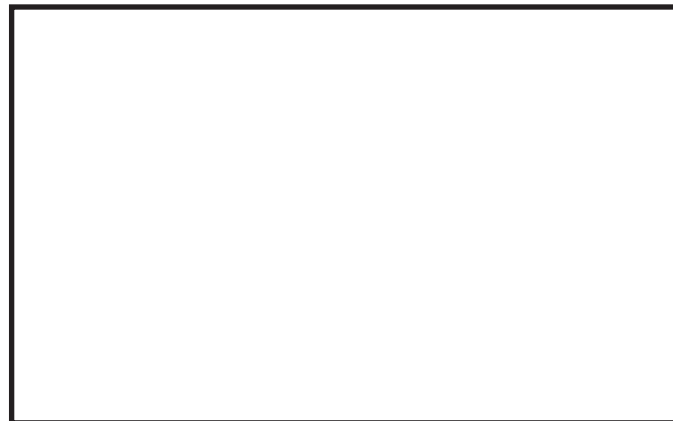
ADDITIONAL INSURED

The rate for each additional insured is \$100 each plus tax.

ADDITIONAL COVERAGES

- » Employment Practice Liability Insurance (EPLI)
- » Directors and Officers Liability (D&O)
- » All Types of Bonds Including Bid Bonds

For More Information contact your Broker below:



This brochure is intended to provide general information only. It is not a policy or binder and is not intended to represent or be a substitution for policy provisions. Coverages are subject to policy terms and conditions.

PROFESSIONAL LIABILITY INSURANCE PROGRAM



Alarm Program

Sales & Service

Residential & Commercial Installation

Safety Equipment Contractors

Fire Suppression

Monitoring



A NATIONWIDE INSURANCE AGENCY



Physical Address

355 Via Vera Cruz, Ste. 7
San Marcos, CA 92078

Mailing Address

PO BOX 567
San Marcos, CA 92079-0567

800-843-8550 • Fax: 800-573-8550

bwest@amiscorp.com • www.amisinsurance.com

Some Straight Talk About Insurance

As a professional Alarm/Burglary Company, Electronic Security or Fire Sprinkler Contractor, it's hard to predict when disaster may hit your business, don't play with fire. When it comes to securing life and property, the margin for error is as slim as a microchip. If even one sensor misreads or malfunctions, the consequences can be disastrous for your customer - and your business reputation. Whether it's sales or service, monitoring or installation, commercial or residential, safety equipment or fire sprinkler/suppression - equipment, training and supervision are key. We understand that. We've made it our business to understand your business. With so much at stake, it's crucial that your operation is fully armed against the unexpected and it's crucial that your operation be fully protected by a good insurance company and insurance broker.

We offer A.M. Best rated A- VIII security, coupled with exceptional service through our national insurer who has been writing these niche markets for over 25 years. Let us handle your insurance so you can focus on the things that matter the most to your business. We offer coverage for any size account from one-person operations to the largest companies nationwide. Whether your business is new or fully established, we can help you obtain the insurance you need

Our agency's goal is to provide the best coverage at a competitive price. That's why we deliver insurance coverage protection and customized service that give you a competitive edge.



Look At Our Professional Liability Insurance Program

Coverage Overview

Coverages: Our policy is written on Occurrence Forms. The policy provides for the following:

- » Commercial General Liability
- » Products/Completed Operations
- » Personal Injury/Advertising Injury
- » Fire Damage Legal Liability
- » Errors and Omissions
- » Premises Liability
- » Medical Payment
- » Lost Key Coverage with Sub-Limit
- » Care, Custody & Control with Sub-Limit
- » Coverage for any size business from 1 person operation to national risks
- » Coverage for new businesses and established business
- » A.M. Best A rated carrier
- » Immediate binding / Same day policy numbers

Optional Coverages

- » Blanket Additional Insured
- » Waiver of Subrogation
- » Primary Wording
- » Non-Owned Autos
- » Commercial Auto
- » Property
- » Inland Marine
- » Workers' Compensation (except Alaska and Hawaii)

Liability Limits

- » \$300,000/300,000
- » \$500,000/500,000
- » #1,000,000/2,000,000
- » Higher Limits May Be Purchased

Exclusions

Some exclusions, such as, Nuclear Energy, Asbestos, Terrorism, Mold, Criminal Acts and Punitive or Exemplary Damages may apply.

Please contact your broker for a complete list.

Coverage can be written for any size account, from a one-person operation to national risks. Coverage may be written for new business as well as established accounts.

Remember...cheaper policies are not always the best and can cost you more in the long run.

Call your Retail Broker today!