

Additional Policy Information and Coverages

POLICY PREMIUM

Our insurance policy is rated based on your payroll for employees and there is no charge for clerical payroll.

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 \$50.00 plus tax.

ADDITIONAL COVERAGES

- » Business Personal Property
- » Workers' Compensation
- » All Types of Bonds
- » Employment Related Practices
- » Commercial Auto

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



Armored Cars



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

Armored Cars Operations need excellent insurance coverage. Do you need a broker who gives prompt answers, better solutions, is willing to invest time and expertise to save you money, and has a genuine commitment to exceptional service?

We can design an insurance package to fit your Armored Car operation. Our insurance company has over a quarter century of experience in the security industry. We can assess your risk and make sure you receive the most comprehensive coverage possible.

We offer coverage for any size account from one-man operations to the largest companies nationwide. Whether your business is new or fully established, we can help you obtain the insurance you need.

Our Armored Car Insurance Program offers General and Professional Liability coverage with limits from \$300,000 to \$5,000,000. As the Surplus Line Broker, we can issue quotes in 2 to 3 days from inception. As with all of our programs, we work diligently to continuously improve our Armored Car coverage and keep the premiums competitive with the marketplace.



Look At Our Professional Liability Insurance Program

Coverage Overview

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

- » General and Professional Liability
- » Commercial General Liability
- » Products/Completed Operations
- » Personal Injury, Advertising Injury
- » Errors and Omissions
- » Fire Damage Legal Liability
- » Assault and Battery
- » Employees as Additional Insured
- » Contractual Broad Form Excluding Sole Negligence
- » Lost Key Coverage
- » Errors and Omissions
- » Medical Payment



Liability Limits

- » \$300,000/\$600,000
- » \$500,000/\$1,000,000
- » \$1,000,000/\$2,000,000
- » Limits to \$5,000,000

Optional Coverages

- » Blanket Additional Insureds
- » Primary Wording
- » Waiver of Subrogation
- » Care, Custody & control
- » Loss Key
- » Extended Property Damage

Exclusions

- » Nuclear Energy
- » Asbestos
- » Off Road Vehicle & Mobile Equipment Exclusion (except for operations involving golf carts)
- » Punitive or Exemplary Damages
- » Criminal Acts, Deceptive or Fraudulent Trade Practices
- » Terrorism
- » Mold, Fungi or Bacteria
- » Any and all operations involving Repossessions, Foreclosures, Collections, Recovery & Bounty Hunting

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

Call your Retail Broker today!