

Additional Policy Information and Coverages

POLICY PREMIUM

Our insurance policy is rated based on your payroll for Investigators 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.

ADDITIONAL INSURED

The rate for each additional insured is \$50.00 plus tax.

NON-OWNED/HIRED AUTOS

The rate for 1-25 employees is a flat \$250.00. The maximum liability limit is \$1,000,000 each occurrence. Each employee must carry a minimum of \$100,000 in personal liability.

Our coverage is in excess of your personal auto insurance.

ADDITIONAL COVERAGES

- Business Personal Property including loss of income for 12 months (ALS)
- Equipment Floater
- 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



Private Investigator
Accident Reconstruction
Insurance Adjuster
Attorney Service
Process Server
Backgrounds



A NATIONWIDE INSURANCE AGENCY



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San Marcos, CA 92078

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San Marcos, CA 92079-0567

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Some Straight Talk About Insurance

As a professional Private Investigative or Claims Adjuster Company, you know that it's impossible to predict when a catastrophe will occur or what size business it will strike. Unfortunately, smaller businesses often choose to take on unnecessary risk by failing to purchase adequate general liability insurance with errors and omissions coverage (professional liability). They risk their future by placing a higher priority on present expenses. Professional liability insurance should always be a top priority, and the best way to obtain quality insurance is to work with a top-rated insurance company and a broker who understands your needs.

AMIS is the only agency that has 20 years of experience in your profession. Our founder, Bill West, is a former private investigator, insurance adjuster, third-party administrator, and private security company owner. We understand your business, and our professional brokers can provide you with the state-of-the-art coverage you need. As independent Surplus Line Brokers, we represent many quality insurance companies. We're continually working with these companies to find new ways to make your protection stronger and your insurance premiums lower. Our goal is to provide the best coverage for you.



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
- Medical Payments
- Employees as Additional Insured
- Errors and Omissions
- Independent Contractors-Other Insurance Amendment (A.I.)
- Contractual Broad Form Excluding Sole Negligence
- Care, Custody & Control Exclusion Deleted w/Sub-Limit of \$100,000
- Property Damage Theft Extension (excluding employee dishonesty) with Sub-Limit of \$250,000 and Sub-Deductible of \$1,000
- Lost Keys with Sub-Limit of \$2,500 and Sub-Deductible of \$250
- Assault and Battery
- Premises Liability



Liability Limits

- \$300,000/\$600,000
- \$500,000/\$1,000,000
- \$1,000,000/\$2,000,000

Optional Coverages

- Non-Owned & Hired Autos
- Blanket Additional Insureds
- Primary Wording
- Waiver of Subrogation
- Excess Liability to \$5,000,000/\$5,000,000

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, Bodyguard, Executive Protection, Security Operations or Private Patrol

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

Call your Retail Broker today!