



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.

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 including loss of income for 12 months (ALS)
- » 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



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

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Armed & Unarmed
Security Guards
Private Patrol Agencies
Armored Car Units
Executive Protection
Private Investigator



A NATIONWIDE INSURANCE AGENCY





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
- » Property Damage Theft Extension
- » Employees as Additional Insured
- » Errors and Omissions
- » Assault and Battery
- » Premises Liability
- » Medical Payments



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

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!