



Insurance solutions for the security industry



## Insurance solutions for the security industry

Security Guard Insurance

Private Investigator Insurance

Fire Suppression Insurance

Alarm Installation and  
Monitoring Service Insurance

Commercial General Liability Insurance

Umbrella/Excess Liability Insurance

Workers' Compensation Insurance

Commercial Automobile Insurance



With every insurance agency writing liability policies for businesses, why should your company select Central Insurance Agency over the rest in the field? We at CIA believe that our combination of experience and success in the industry, put us ahead of the competition. In all instances, we work carefully with our clients to provide the best possible coverage for their business needs. We listen to their insurance requirements and customize a package that supports their effort to protect their company, employees, and assets. CIA is permanently licensed in 32 states and is recognized as a national leader for professional liability insurance. We represent numerous major national insurance programs. This allows us to procure the best bid on your insurance, giving you the opportunity for superior coverage at a lower premium. In all of our transactions we uphold the highest ethical and professional standards in the insurance industry. Long-term client relationships is the key our success and being transparent and honest in our service is the cornerstone. We are in the industry to serve our clients, first and foremost. We take pride in showing you how to organize your business so that you properly classify your employees in order to save money on a policy. We are active members of national and state associations. Our employees participate in continued education and training to insure that they are current with changes in the industry. Our agency offers pre-auditing services to avoid oversights and errors in future audits. We want to anticipate problems and issues before they occur; we constantly work to prevent risk exposure for our clients. After negotiating a policy with you, we provide Certificates of Insurance and Automobile Identification cards immediately. We want to see your organization up and running with proper coverage in force without delay.



Proper security guard insurance coverage can provide important protection for your client's employees, special events, and building facilities. Under most policies, they are considered to be an integral part of your company's security plan. Coverage and liability depend on how the guards are utilized by the client. In addition to standard coverage, CIA looks into special situations for the client and builds a policy to cover unforeseen circumstances. We make every effort to provide comprehensive coverage so your company is protected from legal action and financial risk.

There are several important decisions to be made when obtaining liability insurance for your security guard company. How long is the service contract? What are the daily routines and responsibilities to be assigned to the security force? Will guards wear uniforms or plainclothes? Will they be armed or unarmed? What security level does your client want from your organization?

Long term guards need to be treated as part of your overall security team strategy. Your clients have complex security needs and requires your presence every day. CIA works carefully with your security company to write and to review professional liability insurance policies. With that foresight in mind we write a detailed policy to cover your security guards at the job site, then your employees will be able to do their job understanding that they are protected from legal action and other claims against them.

It is important that the contract be written as clearly and completely as possible so your security company fully understands the job description. By complying with the security requirements of the client, your company will be protected against possible legal action.

Uniformed security guards are there for deterrence and they have specific responsibilities at client sites. If they follow their job description as stated in the contract, then the coverage that is in force will protect them and your security company from legal action and financial damages. Other types of liability coverage will depend on whether the security guards are armed or unarmed, uniformed or plain clothes. It should be obvious that professional liability insurance will be more costly because of the risk of potential deadly force brought to the job site. Whatever role the security guard takes at the job site, it is imperative that the guard follow the exact wording in the hiring contract. Our focus, at CIA, is to protect your company from being liable if the guards are in compliance with the contract. If they follow exact protocol provided in the contract, CIA is committed to insuring your security company from any liability issues.

Security guard insurance is essential when sending guards to job sites. Each situation is different and our company can write the best policy to insure your guards against any legal action. In each situation, we work tirelessly, to provide the lowest price and the most complete coverage. We are able to do this because we know the industry and are able to position ourselves strategically in the marketplace to give you the best buy in professional liability insurance. CIA is proud of its excellent record in the industry which enables us to get referrals and to increase our client base. Our strength is our ability to write comprehensive policies that are the best in the business. It is our pleasure to serve you.



## Security Guard Industry Insurance





Your company needs to be protected from unforeseen situations that may occur in the private investigator industry. We have worked with many companies that have similar needs, so we are in a position to advise you so that you are protected from legal action and financial risk.

We understand that your company will need coverage in fact-finding and in preparing individualized background profiles. Also, your company will be insured when investigating computer crimes such as identity theft or illegal downloading of copyrighted material. One possibility to keep in mind is that arrest or legal action can occur from alleged invasions of privacy — with CIA, you will be covered in case of this scenario. In addition, we cover pre-employment verification liability as well as premarital screening. Your company would not be held liable for searches in these areas as long as you are in compliance with the provisions in the contract. The physical tools that are used in surveillance, such as still and video cameras, binoculars, and telephones, would be insured for loss or damages. Errors and omissions insurance have limited use in private investigator insurance, so we advise additional coverage in the event of malicious prosecution and personal injury. The best approach in this situation is to meet with Central Insurance Agency to go over risks and benefits to specialized endorsements. We always err on the side of caution so that your company is protected from costly and time-consuming lawsuits. After negotiating a contract with your company, we can make changes to the policy if necessary. We believe in writing flexible policies, so we can respond to changes as they arise. Our competitors are not as flexible as CIA, which can lead to gaps in liability coverage for your company. CIA does everything possible to make sure this doesn't happen. We want your company to focus on surveillance or searches, and not to be limited by lack of insurance coverage. It is our experience that we can prepare a contract that is customized to the work you perform on a daily basis. You can rely on CIA to provide the best customer service in the private investigator insurance industry. Let's work together and help reduce any risk exposure you may have.



## Private Investigator Industry Insurance



Fire damage to facilities, equipment, and materials cost billions of dollars each year to business owners. As a result, property values drop, injuries occur, and lives are lost. Some of the reasons fire suppression systems fail are because of inadequate installation and inspection, improper testing, and incomplete maintenance. Few companies fully protect their workers and workplace from the devastating effects of fire. We, at CIA, work with your company to identify fire hazards and to write custom, comprehensive insurance policies. By working only with top insurance companies, we are able to offer broad coverage at competitive industry prices. Over the years, as our presence has grown, we are constantly educating ourselves to meet the changing needs and demands of the industry. Our employees work collaboratively to share new information and to ensure that we are providing the best policies for our clients. In addition to standard coverage, we offer special policies and endorsements so you are covered for all fire-related occurrences. You must be prepared for quick moving fires and to realize that your company can incur significant financial losses with limited coverage. We suggest your company look to higher limits in case of fire damage, so you're insured for a worse case event. In this situation, it is better to be safe than sorry.



### Alarm installation and monitoring service insurance

Representatives from our agency meet with members of your company to go over various types of coverage based on a cost/benefit analysis. We believe that one of our strengths is asking the right questions so that your company gets answers before negotiating a contract. Preparation is the key to our success. What if a pipe bursts overnight when the building is vacant? What if you did have a fire and valves were inadvertently left in the shut off position? Would your insurance cover these situations? What would happen if your company hired subcontractors to do the installation and they didn't have proper insurance? Would your company be liable for their mistakes? At CIA, we think ahead to write policies that will cover you in these situations. One of the other factors in monitoring the security of the workplace involves the use and placement of closed circuit televisions. Other coverage highlights include medical injury, such as falling and sustaining an injury, as well as utilities, such as refrigeration breaking down leading to a loss of perishable materials. What about access control systems such as electronic key cards and security gates? Again, we work with your company to provide the best policy to cover your needs. In today's litigious society, we recommend a higher dollar amount per incident, because we are seeing higher payouts on claims. One of our goals is to advise your company about possible eventualities so that there are no surprises after a policy is written. Only through continuous education, training, and industry knowledge can you help prevent these possible oversights and avoid risk exposure.



### Insurance for Fire Suppression and Alarm Installation Contractors





## Commercial General Liability Insurance

In today's litigious society, standard industry coverage may not offer enough protection for security contractors. This is why it is important to ask for additional policies to cover special trade contractors. Almost all policies protect in case of a fire, but how many cover for damage from lightning or from accidental explosions on the property? This is why CIA offers enhancements to the standard coverage. Errors relating to financing are also important to cover. If your company provides financing for contracting projects, you're subject to the Truth-in-Lending Act. We automatically insure contractors against any claims of errors and omissions relating to financing. Company web sites need to be protected as well. Remember, claims can be made against questionable content found in company bulletin boards, electronic links, or chat rooms. Lawsuits can also arise from past partnerships or joint ventures. Enhanced commercial general liability insurance will protect you from personal liability in these circumstances. Another coverage we offer is damage to borrowed equipment while at your job site. Very often, heavy machinery is borrowed to complete a project on site. Our liability insurance covers any damage that might occur to equipment that is brought in from the outside. Contact CIA to evaluate your needs and negotiate the best possible coverage.

## Workers' Compensation Insurance

Every company needs to provide a safe work environment for its employees. Even though responsible companies take many precautions against injury, accidents happen and workers need to be compensated for their injuries. Although the laws differ from state to state, most states have a workers' compensation program in place. Under workers' compensation, an employee is not allowed to sue his employer for on-the-job injuries; rather, the employer is required to participate in a program that provides payments directly to the employee for medical bills and damages because of an injury at work. Compensation for lost wages while recovering from an injury is part of the coverage. Legal defense costs are covered under most policies. States provide many options for workers' compensation insurance. Some states allow an owner to opt-out of the system if he is self-insured. In other states, it's acceptable for an owner to use private insurance companies or to use state agencies for coverage. In addition, it is possible that some states require owners to provide additional insurance above and beyond workers' compensation. Two examples that would be included in this type of coverage are known as "stop-gap" coverage or "scaffolding liability"

## Commercial Automobile Insurance

You may be aware that you need the same kinds of insurance coverage's for cars used for business as you do for cars used for personal travel. These include liability, collision and comprehensive, personal injury protection, and coverage for uninsured motorists. We provide hired non-owned auto insurance and commercial auto coverage for our clients in addition to an individuals' personal auto insurance. Let's say an employee is driving her own car while on company business and has an accident. The employee's liability is covered in excess of her own auto insurance policy. Also, we recommend lease gap insurance as part of any commercial auto coverage. This protects you if one of your leased vehicles becomes totaled. Our provider will cover the outstanding value of the lease, if it exceeds the actual cash value of the car. In addition, most policies cover autos hired anywhere in the world while on company business. The only restriction is, if there is a lawsuit against you for an accident overseas, it must be brought to bear in the United States.



## Frequently Asked Questions

**Q: What kinds of insurance do you offer?**

**A:** We provide General Liability, Umbrella/Excess Liability, Worker's Compensation, Automobile, Crime, Property and Bonds.

**Q: What information is needed for a quote?**

**A:** Generally, we have a fact finding conversation to learn about your current operations and previous loss history. We will be able to give you an indication of where we believe you should be priced according to the information provided.

**Q: After that, what do I have to do to move forward with your company?**

**A:** We require a completed application and previous loss experience. After receiving both, we can formally submit your application and get a quote from one of our carriers.

**Q: How long does it take to get a quote?**

**A:** Depending on your operations and previous loss experience, a formal quote can be completed in days.

**Q: Can you assist us with an existing audit from my current carrier?**

**A:** Audit assistance is one of our strengths. Not only can we assist you, many times we can dispute a previous audit that was done incorrectly. We then educate you on how to avoid audit pitfalls in the future and provide assistance to ensure the successful completion of that particular audit.

**Q: What insurance carrier do you write for?**

**A:** We currently represent eight major carriers for our specialties.

**Q: Where do you write insurance policies?**

**A:** We currently write insurance policies in 32 states and growing.

**Q: How quickly do you provide a certificate of insurance?**

**A:** We provide certificates of insurance within 30 minutes. If you need it more quickly, just let us know and it can be done instantly and sent directly to your client.

**Q: Do I have to wait for my renewal to change insurance policies?**

**A:** No. It is a common myth that you cannot change your insurance carrier mid-term. There are ways to cancel your policy without penalty and move to another carrier if it is your best interest to do so.

**Q: I have had claims in the past; will this prevent me from getting a quote from your company?**

**A:** Claims unfortunately will potentially increase your premium paid. With our relationships we can negotiate favorable terms as compared to other quotes you may have received.

**Q: How do I report a claim?**

**A:** Simply call our office and we will walk you through the process of the reporting the claim.

**Q: What is Errors & Omissions Insurance?**

**A:** It provides liability coverage for the negligent act, error or omission from you or one of your employees. Many times it is required by law and is different from general liability.



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