**SECURITY GUARDS AND RELATED OPERATIONS GENERAL LIABILITY APPLICATION**

|  |  |
| --- | --- |
| Applicant’s Name:             Mailing Address:             Location Address:               | Agency Name:       Agent No.:       Address:              E-mail:       Phone No.        |

**PROPOSED EFFECTIVE DATE: From**       **To**       **12:01 A.M., Standard Time at the address of the Applicant**

ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE “NOT APPLICABLE” (N/A)

**Applicant is:** [ ]  Individual [ ]  Corporation [ ]  Partnership [ ]  Joint Venture

 [ ]  Limited Liability Company [ ]  Other (Specify):

**Website Address:**

**E-mail Address:**       **Phone No.:**

**Limits of Liability and Deductible Requested:**

|  |  |
| --- | --- |
| General Aggregate (other than Products/Completed Operations) | $      |
| Products and Completed Operations Aggregate | $      |
| Personal and Advertising Injury (any one person or organization) | $      |
| Each Occurrence | $      |
| Damage to Premises Rented to You (any one premise) | $      |
| Medical Expense (any one person) | $      |
| Errors and Omissions Coverage (cannot exceed GL limits) (Each Claim/Aggregate) | $      |
| Lost Key Coverage | $25,000/$25,000 (included) |
| Property Damage Extension | $ 5,000/$25,000 (included) |
| Assault and/or Battery Coverage Sublimit (included at policy limits—sublimit cannot exceed GL limits) | $      |
| Other Coverages, Restrictions, and/or Endorsements:       | $      |
| Deductible | $      |

**1. How long has applicant been in business?**

**2. Branch offices and locations:**

**a.**

**b.**

**c.**

**3. Operations conducted in the following states:**

State:    Licensed with state? [ ]  Yes [ ]  No License No.:

State:    Licensed with state? [ ]  Yes [ ]  No License No.:

State:    Licensed with state? [ ]  Yes [ ]  No License No.:

**4. Total number of employees:**

**5. Number of unarmed employees:**       Estimated Payroll:       Gross Sales:

**Number of armed employees:**       Estimated Payroll:       Gross Sales:

Any armed guards in retail stores? [ ]  Yes [ ]  No

Arrest authority? [ ]  Yes [ ]  No

If yes, are any employees with arrest authority not off-duty police? [ ]  Yes [ ]  No

**6. Total number of hours billed to clients annually:**

**7. Are ALL armed personnel certified for use of firearms by a state agency or a firearms certification school?** [ ]  Yes [ ]  No

**8. Does applicant have Workers’ Compensation coverage in force?** [ ]  Yes [ ]  No

**9. Does applicant lease employees?** [ ]  Yes [ ]  No

**10. Does applicant subcontract any operations?** [ ]  Yes [ ]  No

If yes:

**a.** Description of operations subcontracted:

**b.** Annual cost of subcontracted work:

**c.** Are all subcontractors required to carry General Liability Insurance? [ ]  Yes [ ]  No

If yes, minimum General Liability limits required:

**d.** Are all subcontractors required to carry Workers Compensation Insurance? [ ]  Yes [ ]  No

**e.** Are certificates of insurance obtained from all subcontractors? [ ]  Yes [ ]  No

**f.** Is applicant named as an additional insured on all subcontractors’ policies? [ ]  Yes [ ]  No

**g.** Do written contracts contain hold-harmless agreements in favor of the applicant? [ ]  Yes [ ]  No

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| --- |
| If no, explain when not required:       |

**11. Are personnel licensed as required by state and federal agencies?** [ ]  Yes [ ]  No

**12. Are background investigations and checks conducted on new employees?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, describe procedures used for pre-employment checks:       |

**13. Does applicant use a recordkeeping log and incident reporting log for each job?** [ ]  Yes [ ]  No

**14. Does applicant have a training program for employees?** [ ]  Yes [ ]  No

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| --- |
| If yes, describe:       |

Does applicant have a training manual? [ ]  Yes [ ]  No

**15. Does applicant use stun guns?** [ ]  Yes [ ]  No

**16. Does applicant use animals?** [ ]  Yes [ ]  No

If yes:

**a.** Number with handlers:       without handlers:

**b.** Are animals used to detect guns or bombs? [ ]  Yes [ ]  No

**c.** Are animals used to detect drugs? [ ]  Yes [ ]  No

**17. Number of supervisors:**

|  |
| --- |
| Describe duties:       |

Do the supervisors perform investigative or guard duties? [ ]  Yes [ ]  No

**18. List the applicant’s ten (10) largest clients. Indicate type of operation performed and duties involved:**

**1.**

**2.**

**3.**

**4.**

**5.**

**6.**

**7.**

**8.**

**9.**

**10.**

**19. Does applicant conduct any operations involving nuclear power plants?** [ ]  Yes [ ]  No

**20. Additional Insured Information:**

|  |  |  |
| --- | --- | --- |
| **Name** | **Address** | **Interest** |
|       |       |       |
|       |       |       |
|       |       |       |

**Any government entity listed as an additional insured?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain:       |

**21. During the past three years, has any company canceled, nonrenewed, declined or refused
similar insurance to the applicant?** (Not applicable in Missouri) [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain:       |

**22. Provide private investigation annual payroll by listed operation (include subcontractor payroll not covered by other insurance):**

|  |  |  |
| --- | --- | --- |
| **Private Investigation** | **ArmedPayroll** | **UnarmedPayroll** |
| **Arson investigation** |       |       |
| **Computer fraud** |       |       |
| **Corporate—employee dishonesty** |       |       |
| **Credit pre-employment screening** |       |       |
| **Domestic** |       |       |
| **Insurance claim investigation** |       |       |
| **Legal** |       |       |
| **Missing person** |       |       |
| **Records check** |       |       |
| **Surveillance—describe:**       |       |       |
| **Undercover operations** |       |       |
| **Other—describe:**       |       |       |

**23. Provide guard services annual payroll by listed operation including parking lot security (include subcontractor payroll not covered by other insurance):**

|  |  |  |
| --- | --- | --- |
| **Guard Services** | **ArmedPayroll** | **UnarmedPayroll** |
| **Airports** |       |       |
| **Abortion clinics or family planning centers** |       |       |
| **Alarm monitoring:** |  |  |
| Burglary/fire |       |       |
| Medical emergency |       |       |
| **Alarm response** |       |       |
| **Baggage handling security** |       |       |
| **Banks** |       |       |
| **Bouncers or doormen at restaurants, night clubs, discos, bars/taverns** |       |       |
| **Churches** |       |       |
| **Construction sites** |       |       |
| **Convenience stores** |       |       |
| **Criminal detention centers** |       |       |
| **Fast food restaurants** |       |       |
| **Ground transportation terminals** |       |       |
| **Hospitals** |       |       |
| **Hotels/Motels** |       |       |

|  |  |  |
| --- | --- | --- |
| **Guard Services** | **ArmedPayroll** | **UnarmedPayroll** |
| **Housing:** |  |  |
| Apartments |       |       |
| Condominiums or townhouses |       |       |
| Homeowners associations |       |       |
| Private residences |       |       |
| **Immigration detention centers** |       |       |
| **Manufacturing** |       |       |
| **Marijuana dispensaries or growing facilities** |       |       |
| **Mines** |       |       |
| **Movie theaters** |       |       |
| **Motels/hotels** |       |       |
| **Offices** |       |       |
| **Parking lot security** |       |       |
| **Retail Operations:** |  |  |
| Clothing stores |       |       |
| Department stores |       |       |
| Liquor stores |       |       |
| Shopping centers/malls |       |       |
| Supermarkets |       |       |
| All other |       |       |
| **Schools and universities** |       |       |
| **Special events:** |  |  |
| Athletic events—describe type:       |       |       |
| Concerts—describe (rock & roll, hard rock, rap, country, other):      |       |       |
| Other—describe:       |       |       |
| **Sports stadiums or arenas** |       |       |
| **Strike work** |       |       |
| **Utility property security** |       |       |
| **Warehouses** |       |       |
| **Wharf, waterfront or seaport security** |       |       |
| **Other—describe:**       |       |       |

**24. Provide miscellaneous services annual payroll by listed operation including parking lot security (include subcontractor payroll not covered by other insurance):**

|  |  |  |
| --- | --- | --- |
| **Miscellaneous Services** | **ArmedPayroll** | **UnarmedPayroll** |
| **Alarm installation, service or repair** |       |       |
| **Animal services with handler** |       |       |
| **Auto repossession** |       |       |
| **Bail bond operations** |       |       |
| **Bodyguards** |       |       |
| **Border patrol** |       |       |
| **Bounty hunters** |       |       |
| **Consulting or expert witness** |       |       |
| **Courier or escort:** |  |  |
| Armored car service |       |       |
| Armed couriers |       |       |
| Bicycle or skate couriers |       |       |
| Couriers—non-negotiable |       |       |
| Couriers—negotiable |       |       |
| Courier escorts |       |       |
| Funeral escorts |       |       |
| **Drug surveillance** |       |       |
| **Drug testing** |       |       |
| **Eviction operations** |       |       |
| **Firearms certification/training schools** |       |       |
| **Insurance adjusters** |       |       |
| **Parole Officers** |       |       |
| **Polygraph work** |       |       |
| **Prisoner transport** |       |       |
| **Process servers** |       |       |
| **Repossession/collection work** |       |       |
| **School crossing guards** |       |       |
| **Security consulting** |       |       |
| **Security guard school/training for others** |       |       |
| **Shopping service** |       |       |
| **Traffic control** |       |       |
| **Utility shut-off operations** |       |       |
| **Other—describe:**       |       |       |

**25. Does applicant engage in the generation of power, other than emergency back-up power, for their own use or sale to power companies?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, describe:       |

**26. Does applicant have other business ventures for which coverage is not requested?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain and advise where insured:       |

**27. Prior Carrier Information:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Year:**      | **Year:**      | **Year:**      |
| **Carrier** |       |       |       |
| **Policy No.** |       |       |       |
| **Coverage** |       |       |       |
| **Occurrence or Claims Made** |       |       |       |
| **Total Premium** |       |       |       |

**28. Loss History:**

|  |
| --- |
| **Indicate all claims or losses (regardless of fault and whether or not insured) or occurrences that may give rise to claims for the prior three years.** [ ]  Check if no losses in the last three years |
| **Date ofLoss** | **Description of Loss** | **AmountPaid** | **AmountReserved** | **Claim Status(Open orClosed)** |
|       |       |       |       |       |
|       |       |       |       |       |
|       |       |       |       |       |
|       |       |       |       |       |
|       |       |       |       |       |

**29. California only: Are guard cards obtained for all employees?** [ ]  Yes [ ]  No

**30. Please attach: a.** Any descriptive advertising literature;

**b.** Copy of the applicant’s standard performance contract with client; and

**c.** Copies of all agreements in which the applicant has assumed liability.

This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

**FRAUD WARNING:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (Not applicable in AL, CO, DC, FL, KS, LA, ME, MD, MN, NE, NY, OH, OK, OR, RI, TN, VA, VT or WA.)

**FRAUD WARNING (APPLICABLE IN VERMONT, NEBRASKA AND OREGON):** Any person who intentionally presents a materially false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**FRAUD WARNING (APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON):** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

APPLICANT’S NAME AND TITLE:

APPLICANT’S SIGNATURE: DATE:

(Must be signed by an active owner, partner or executive officer)

PRODUCER’S SIGNATURE: DATE:

|  |
| --- |
| NAME AND PHONE NUMBER OF INDIVIDUAL TO CONTACT FOR INSPECTION/AUDIT:       |

|  |  |  |
| --- | --- | --- |
|  | IMPORTANT NOTICE |  |
|  |  |
| As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided. |