

## HARTFORD SPECIALTY® ALARM CONTRACTORS



## CLAIMS SUPPORT AS UNIQUE AS YOUR CUSTOMERS' BUSINESS.

As an installer of burglar and fire alarms or central monitoring stations, you have a lot on your plate: Keeping up with your competition and the latest security technologies, while delivering quality service to your customers.

With so many counting on your business for their security, you need a secure insurance program designed to protect against the unique risk exposures of alarm contractors.

### MADE TO PROTECT THOSE WHO PROTECT

Our specialty program is made for your business, if you:

- Install, service or repair alarm systems in businesses and residences, including smart homes, access control and closed circuit television (CCTVs)
- Install central alarm monitoring stations

24/7



Our specialized claims professionals are available around the clock for claims reporting.

### The value of dedicated experts.

Every resource we offer is dedicated to keeping the long-term health of your alarm business thriving. At the core is a dedicated risk engineering team, underwriters and claims experts focused on your industry. That's why our alarm contractors insurance program has been a leading choice for more than a decade.

### SPECIALTY COVERAGES PROTECT YOU AGAINST UNIQUE RISKS

The right protection for your unique needs equals strong value for your insurance dollar. To fine-tune your level of protection even more, you can add optional coverages, including:

**Extended property damage coverage.** Covers customer's property that's in your care, custody or control.

**Lost key coverage.** Covers the cost to replace lost keys and install new locks.

**Property Choice®** with Specialized Property Insurance Coverage Endorsement (SPICE®) covers:

- Contractor's equipment
- Employee theft, money and securities
- Increased limit for your property at unnamed premises, including installation

**Errors & omissions.** Covers an insured who is held legally liable for economic consequences of a professional services errors or omissions arising out of their alarm operations.

Prepare. Protect. Prevail.®

continued



**Aggregate limit.** Applies per project, rather than to all projects as a group.

In addition to highly specialized features, every business policy includes more generalized options for some of the most frequent liabilities contractors face. This multiline coverage gives you value far beyond a basic policy.

### ADD BROADER PROTECTION TO SECURE YOUR PEACE OF MIND

**Property Choice.** Protects your hard-earned investments against some of the most common industry exposures, including:

- Accounts receivable
- Building and business personal property **General Liability Choice®.** Protects against injuries to others that occur at your business.
- Automatic additional insured status when required by contract, agreement or permit
- Broad named insured, including contractual liability
- Per-project aggregate, an optional endorsement that protects against injuries to others that occur at your business

**Commercial auto.** Applies to vehicles you own and even those you rent or lease.

- Hired auto physical damage
- Employees as additional insureds
- Lease or loan gap

**Workers' comp.** Helps you reduce costs related to workplace injuries and illness.

- **Broad form endorsement at no additional cost.** Helps protect against certain unknown and unanticipated exposures typically not covered by a standard policy

- **Team•Work return-to-work program.** Helps get injured employees back on the job as soon as medically appropriate
- **Payroll billing option at no additional cost.** Bases premium payments on actual payroll and times them to your company's payroll schedule, letting you manage cash flow and reduce the chance of audit surprises

**Umbrella liability.** Protects your business in the event of a large catastrophic claim.<sup>1</sup>

**The Hartford's Multinational Choice** offers a spectrum of coverage options to provide you with broad protection and peace of mind in over 150 countries.

**Customer-focused services at a cost savings.** We listen closely to our customers so we can deliver the best possible solutions and services, including:

- A broad range of consultative and educational services around loss prevention, wellness, leave management, absence management and return-to-work
- Dedicated underwriters, 24/7 claims reporting and specialized claims handlers
- Networks for medical and pharmaceutical providers and medical case management

**A choice of payment plans.** Choose the plan that best meets your business needs. We offer a flexible, direct billing program or electronic funds transfer.<sup>2</sup>

### ONE RELIABLE SOURCE FOR ALL YOUR PROTECTION NEEDS

Enjoy the peace of mind that comes from knowing your business is protected 24/7 through The Hartford's alarm contractors insurance program.

**CONTACT YOUR APPOINTED INDEPENDENT AGENT FROM THE HARTFORD TO GET STARTED.** Or call 1-800-533-7824. And visit us at [thehartford.com/programs](http://thehartford.com/programs).

<sup>1</sup> Umbrella liability coverage is available only when we provide coverage for the primary general liability.

<sup>2</sup> These plans are subject to an administrative fee and may vary by state.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of March 2017.

In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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**THE  
HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home