

# ALARM CONTRACTORS PROGRAM



## CONTACT INFORMATION

Find up-to-date contact information by region at [thehartford.com/oap-contact](http://thehartford.com/oap-contact)

Website  
[thehartford.com/programs](http://thehartford.com/programs)

Send submissions to  
[specialtyprograms@thehartford.com](mailto:specialtyprograms@thehartford.com)

*Excludes Alaska and Hawaii*

### WRITE

SIC 1731

Alarm installation, including smart homes

Alarm monitoring stations

Access control installations

Closed circuit television installations

### DO NOT WRITE

Fire suppression systems & sprinklers

Guard services

High-hazard government work such as Homeland Security, defense/weapon operations, nuclear facilities or airports

Elopement control systems

Car alarms/auto installations

Manufacturers/distributors/private investigators

Internet security

Consulting or design work done for others (without installation) >5%

### COVERAGE OFFERED

E&O

Lost key coverage

Extended property coverage

Per project aggregate limit

GL – Lead line, *must be written to qualify for the Program*

- » Property
- » Inland marine
- » Commercial auto
- » Umbrella (max limit \$5mm)
- » Workers' comp

### TARGET ACCOUNT PROFILE

- Accounts must have acceptable contractual controls with end user or subscriber including limitation of liability/liquidated damages clause
- Risk in business at least 4 years
- Subcontract less than 50% of annual receipts and use an acceptable written subcontracting agreement if exposure exists
- Preferred account premiums \$25,000 or greater

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