Specialized coverage and support for your security.

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 claims reporting with our specialized claims professionals.

With so many businesses counting on your security services, you need an insurance program designed to help protect your company against the unique exposures you face as an alarm contractor.

The value of a dedicated team.

Our Program Business is dedicated to the long-term health of your company, no matter its size or complexity. At the core is a dedicated risk engineering team, underwriters and claims professionals focused on your industry. That's why our Alarm Contractors insurance program has been a leading choice for more than a decade.

Write	Coverage Offered	Target Account Profile
• SIC 1731 & 1711 • Alarm installation, including smart homes • Alarm monitoring stations • Access control installations • Closed circuit television installations • Fire suppression systems » Property » Commercial auto » Workers' comp	• E&O • Locks and keys coverage • Installation property coverage and miscellaneous unnamed premises • Per project aggregate limit • GL – lead line desired » Property » Inland marine » Commercial auto » Umbrella » Workers' comp	• 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 • $5,000 minimum GL premium

The Hartford

Specialty coverages help 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:

- Installation property and miscellaneous unnamed premises coverage
- Property Choice® offers coverage extensions and specialized industry additional coverage options such as:
  - » Contractor's Tools and Equipment
  - » Employees Personal Property
  - » Contract Penalties coverage
- Errors & Omissions. Helps cover an insured who is held legally liable for economic consequences of a professional services errors or omissions arising out of their alarm operations.

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. Helps protect your hard-earned investments against some of the most common industry exposures, including:

- Accounts receivable
- Building and business personal property

General Liability. Helps protect 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 helps protect against injuries to others that occur at your business
- Locks and keys coverage (available as a coverage extension under Property Choice)

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' Compensation. 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.
- 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 help reduce the chance of audit surprises.

Add broader protection. (continued)

Umbrella liability. Helps protect your business in the event of a large catastrophic claim.[1]

The Hartford's Multinational Choice offers a spectrum of coverage options to help provide you with broad protection and peace of mind in over 220 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.[2]

One reliable source for all your protection needs.

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

To get started, contact your representative from The Hartford, email us at **mmprograms@thehartford.com** or visit **TheHartford.com/programs**

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[1] Umbrella liability coverage is available only when we provide coverage for the primary general liability.

[2] These plans are subject to an administrative fee and may vary by state.