

# SPECIALTY COMMERCIAL LINES

## Product fact sheet



**PREMIER**  **canada**

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### PROTECTION SERVICES

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#### Target Risks

- Security Guards
- Private Investigators
- Alarm Installation Firms
- Alarm Monitoring Firms
- Fire Suppression Systems Installers
- Automatic Sprinkler Systems Contractors
- Locksmiths and Card Access Installers
- Concierge Services
- Armed guards
- Guard Dog Services
- And many more...

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#### Coverage Available

- Commercial General Liability including Employee Benefits coverage
- Errors and Omissions Coverage
- Employee Dishonesty Coverage
- Office Contents including Business Interruption

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#### Features & Benefits

- CGL - Occurrence Form  
Additional Coverage included...
  - **Failure to Perform Coverage**
  - **Failure to provide Warranted Protection**
  - **Assault & Battery Coverage**
  - First Aid Coverage
  - Lock & Key Replacement
  - Loss of Extinguisher Agent
- Cyber / Privacy Breach Coverage available up to \$250,000 Limit

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#### Minimum Premium

- Starting at \$850 CGL

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#### Why Premier?

- An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none
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All our applications, policy forms, brochures & other useful documents can be downloaded from our website. [www.premiergroup.ca](http://www.premiergroup.ca)

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## Claims Examples – Protection Services

The Protection Services policy provides essential insurance coverage for an industry that faces greater risks than ever before. Below are a few examples that will demonstrate how valuable this coverage is.

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### **Tenant fell with guard assisting**

Allege security guard is responsible for injuries sustained to a tenant who fell while guard was assisting with a walk through the site.

If this security guard had a Premier Protection Services policy, there may have been coverage for this claim. \*

### **Error during installation**

Allege during the installation of a new security system for their customer, the insureds employee cut through other existing wiring in the process.

If this insured had a Premier Protection Services policy, there may have been coverage for this claim. \*

### **Ransom attack on computer system**

Insured suffered a ransom attack on their computer system, hackers attempted to extort the insured for costs to return the data, the cost to rebuild the insured's data themselves exceeded the ransom demand.

If this insured had a Premier Protection Services policy, there may have been coverage for this claim. \*

### **Negligent interview**

Insured hired to assist with interviewing staff members surrounding an alleged workplace harassment complaint. The insured's customer terminated an alleged perpetrator of workplace harassment who in turn brought an action against the insured alleging that the interviews were negligent.

If this insured had a Premier Protection Services policy, there may have been coverage for this claim. \*

*\*Coverage is subject to the policy terms, conditions and exclusions – please refer to policy documents. This document is produced strictly to illustrate where coverage may be afforded by way of example – specific circumstances may alter the availability of coverage.*