

General Liability Insurance Application For Security Guard And Detective/Private Investigators

9025 N. Lindbergh Drive Peoria, IL 61615 www.rlisecurity.com

(Submissions email: securitysubs@rlicorp.com)

Ge	neral Information				
1.	Name				
2.	Physical address				
3.	Mailing address				
4.	Effective date requested	Date current cove	erage expires		
5.	Contact Person	Telephone #			
	Email address				
6.	Date established				
_	License #				_
7.	☐ Individual ☐ Partnership ☐ Joint Ve☐ Organization (Other than Partnership, Joint Venture, o		st Limited npany)	Liability Company	,
8.	Have you ever operated under another name? Name of entity			☐ Yes ☐ No	С
9.	Industry experience				
10.	Please list any non-security related operations.				
11.	Do you subcontract work to others?			Yes No	0
	a. What operations are subcontracted?				
	b. What is the payroll for the subcontracted work?c. Do you require GL or WC certificates from subcontracted			 □ Yes □ No	^
	d. Do the subcontractors carry GL limits equal to or grea		uested on		J
	this application?			Yes No	
	e. Are you named as an additional insured on all subconf.f. If either of the above questions are "No," is your subconf.	•	idad in	∐ Yes ∐ No	C
	your total payroll estimate?	, ,	idea iii	☐ Yes ☐ No	0
12.	What does your pre-employment screening process include the control of the contro	<u> </u>	1 E Ol	□ D .1	
	☐ Criminal Background☐ Driving Record☐ Prior Employment Contacted☐ Psychological T	Drug Screen	Fingerprint Check	☐ Polygraph	
13	Do you have a new employee training program?			☐ Yes ☐ No	<u> </u>
	Please describe				_
14.	Number of employees Full time	Part time	Armed	Unarmed	
	Do you employ any off duty police officers?		☐ Yes ☐ No	How many?	
15.	Please describe your gun control program if employees ar	e armed.			
16.	Do your operations involve the use of drones, unmanned			☐ Yes ☐ No	0
	If "Yes," please explain				
17.	Do your security officers have power of arrest or detention Please describe	-		Yes No	5

18.	Do you sell products? If "Yes," what type of products do you	ou sell?					_ Y	es No	
19.	Do you operate a training school for	guards that	are not you	r employe	es?			es No	
20. Do you provide any alarm installation or monitoring service? If "Yes," please also submit the Alarm/Electronic Security application (SGL 201).								es No	
21.	☐ Y	es 🗌 No							
Co	verage & Limits Section								
22.	Limits requested \$1M/\$2M	\$1M/\$	3M 🔲 \$	1M/\$4M	☐ \$1M/\$5M	Othe	er		
23.	Deductible requested	□ \$0	□\$	1,000	\$2,500	\$5,0	000		
24.	4. Do you require any of the below coverages to fulfill client contract requirements? Please note that some of these coverages may require additional premium. Additional Insured Employee Benefits Liability Hired/Non-owned Auto Per Project Aggregate Primary Wording Stop Gap Waiver of Subrogation Do you have a primary commercial auto policy in force?								
25.	Do you require excess/umbrella cov. If "Yes," what limit is needed? If excess/umbrella coverage is re-		se complet	e the exce	ess portion of t	he applic		es No	
Sec	curity Guard Section								
26.	Estimated annual security guard pa	yroll. \$		<u></u>					
27.	Do you use canines?							es No	
28.	Do you have a written procedure for	reporting in	cidents?					es No	
	Aerosol chemicals Yes No Flashlights Yes No Handcuffs Yes No Night Stick – PR24 or ASP Yes No No Handcuffs Yes No Night Stick – Standard Yes No								
	Please provide percentage breakdo require further explanation.	wn for all se	curity guard	and armo	-	ns below.	Some ope	rations may	
	Operations		% Unarmed	-			% Armed	% Unarmed	
	Airports Apartments – Low Income/HUD/	%	%	Hotels/Mo			%	%	
	Section 8 Housing	%	%	Industrial/	Warehouses/ Fac	ctories	%	%	
	Apartments – Mid/High Income Housing	%	%	Liquor Sto	ores		%	%	
		%	%	Movie The					
	Armored Cars	/0		WOVIC TIN	eaters		%	%	
	Armored Cars Auto Dealerships	%	%	Museums			%	%	
		+		Museums Parking G	/Galleries Sarages	,			
	Auto Dealerships	%	%	Museums Parking G	/Galleries sarages al – HOA/Condos	/	%	%	
	Auto Dealerships Banks	%	% %	Museums Parking G Residentia	/Galleries sarages al – HOA/Condos es	/	% % %	% % %	
	Auto Dealerships Banks Bars/Nightclubs/Taverns	% % %	% % %	Museums Parking G Residentii Townhom Restauran Retail Sto	/Galleries sarages al – HOA/Condos es	eillance	% % %	% % %	

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%

Security Consulting

%

Churches

%

%

Colleges/Universities Churches	%	%	Shipping Ports/Piers/Marinas	%	%
Concerts	%	%	Special Events/Sporting Events	%	%
Construction Sites	%	%	Strike Duty/Protests	%	%
Convenience Stores	%	%	Traffic Control	%	%
Convention/Trade Shows	%	%	Transportation Terminals	%	%
Fast Food Restaurants	%	%	Utilities – Water/Electrical/Nuclear	%	%
Golf Clubs	%	%	Other	%	%
Government Contracts	%	%	Please describe:		
High School or Lower Grades	%	%			
Hospitals/Medical Facilities	%	%			

Detective/PI Section

32.	Estimated annual Detective/Private Investigator Payroll. \$		
33.	Do your final reports include recommendations or an appropriate course of action?	Yes	□No
34.	If involved in background/credit checks, are all employees trained in fair credit reporting act compliance?	Yes	□No
35.	Does your firm have procedures in place to protect against clerical errors?	Yes	□No
36.	Does your firm attach standard disclaimers to all completed reports?	Yes	□No

37. Please provide percentage breakdown for all detective and private investigator operations below. Some operations may require further explanation.

Operations	% Armed	% Unarmed	Operations	% Armed	% Unarmed
Arson Investigation	%	%	Legal	%	%
Auto Repossessions	%	%	Missing Person Searches	%	%
Bail Bonding	%	%	Polygraph/Lie Detection	%	%
Bounty Hunting	%	%	Pre-Employment Screening/Credit Checks	%	%
Civil/Criminal Investigation	%	%	Process Serving	%	%
Computer Investigations	%	%	Psychological Evaluation	%	%
Corporate/Trademark Infringement	%	%	Undercover	%	%
Domestic	%	%	Other	%	%
Drug Testing	%	%	Please describe:		
Fraud Auditing	%	%			
Insurance Investigation	%	%			

Policy Information

38. Please provide prior year policy information below.

Please attach five (5) years of currently valued loss history.

Category	Current Year	First Prior	Second Prior	Third Prior	Fourth Prior
Carrier					
Premium					
Payroll					
Deductible					
Incurred Losses					

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☐ Yes	□ No
Yes	□ No
ed operat	ions,
☐Yes	□No
Yes	☐ No
Yes	□No
Yes	□No
Yes	☐ No
nventions	s, trade
Yes	☐ No
Yes	☐ No
Yes	□No
	Yes Yes Yes Yes Yes Yes

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Do you physically check students entering buildings?	∐ Yes No
Do you have any work at dormitories or student housing?	☐ Yes ☐ No
Do security officers working at these locations receive site specific pre-screening and training?	☐ Yes ☐ No
Restaurants	
Please provide a list of any restaurants where you provide security services.	
Name of Restaurant Address	Hours of Operation
	Hours of Operation
	Hours of Operation Yes No

Fraud Warnings

Warning – Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance containing any false information, or conceals for purposes or misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

Alabama – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Arkansas – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado – It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

District of Columbia – WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant. [DC Code]

Florida – Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

Louisiana – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Maine – It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

Maryland – Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey – Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New Mexico – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York – 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 SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

Ohio – Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma – WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania – 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.

Rhode Island – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a of a crime and may be subject to fines and confinement in prison.

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Tennessee – 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.

Virginia – 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.

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.

West Virginia – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Signature Section

Notice to applicants: this application must be completed in full as the quote will be based solely on the information provided. Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance containing any false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. By signing this application, the signor warrants that to their best knowledge all information given is true and accurate.

Principal, Owner or Officer Signature	Title	
Principal, Owner or Officer Printed Name	Date	

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