

# Available Products

## Alarm and Telecommunications Liability

*Our Alarm and Telecommunications Program provides general liability and professional liability insurance for individuals and enterprises that sell, install and monitor burglar and fire alarm and telecommunication systems. Underwritten by a world-leading insurer with highly-rated financial strength coverage comes with exceptional flexibility. The quality and experience of the program underwriter—and the fast turnarounds you'll receive via AI Risk ProgramConnect<sup>SM</sup>—place this program far out ahead of others in the marketplace.*

### Policy-At-A-Glance

Our Alarm and Telecommunications Program includes general liability (occurrence form) and professional liability insurance, and can be expanded to include property (ISO form) and umbrella liability.

### Eligible Classes

Coverage is underwritten for corporations, partnerships and individuals engaged in:

- Sales, installation and monitoring of burglar and fire alarm systems
- Maintaining burglar and fire alarms
- Telecommunications services (includes telephone, cable and Internet connection services); CCTV and two way video dial tone security installation and monitoring and satellite TV installation and sales

### Enhancements

Our basic GL/PL program can be enhanced to include:

- Property
- Umbrella liability
- Stop gap excess liability insurance
- Employee benefits liability insurance
- Blanket additional insured with primary wording
- Waiver of subrogation
- Per project aggregate



*ProgramConnect, the web-enabled quoting and binding system created by AI Risk<sup>SM</sup>, will make your job easier and your business more productive.*

*AI Risk is a Division of the member companies of the Risk Specialists Companies, Inc. Through these companies, AI Risk is one of the largest underwriters of program business in the United States.*

**To learn more, visit [www.airisk.com](http://www.airisk.com) or email us at [airisk@aig.com](mailto:airisk@aig.com).**



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## Minimum Premium/Limits

Minimum premium is \$2,500, based on a program that includes GL, professional liability and optional property and umbrella coverages.

Minimum Limits of:

- \$2,500 for general liability
- \$2,500 umbrella
- \$500 property

Limits up to \$1 million occurrence/\$2 million aggregate.

## Underwriting Requirements

- Completed AI Risk ProgramConnect<sup>SM</sup> application
- Five years of loss information
- Copy of firm's standard contracts, which must include a limitation of liability (liquidated damages) clause



*Coverage described in this material may not be available in all states. The product descriptions are not a complete description of all terms, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy form itself for the precise scope and limitations of coverage. Issuance of coverage is subject to underwriting.*

*U.S. risks placed with a surplus lines insurer must be placed in accordance with state and federal law. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are not protected by such funds. All placements with surplus lines insurers are subject to underwriting by the insurer. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The product descriptions are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon potential insureds.*



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