

Alarm

When it comes to alarms, every second counts. When it comes to providing customized coverage and rapid turnaround for quotes and services, agents and brokers that deal with the alarm system industry turn to the seasoned professionals at WestCongress Insurance Services.

Program Highlights:

- Customized/risk-tailored approach
- Centralized submission, processing, placement and servicing
- Broad risk appetite
- Broad coverage available

Target Segments:

Small to middle market risks in our eligible classes/operations for:

- Alarm installation and servicing contractors
- Alarm monitoring companies/central station
- Alarm manufacturers

Eligible Classes/Operations:

Commercial and residential alarm installation and servicing contractors

- Fire / smoke / heat detection
- Burglary
- Personal emergency response (PERS)
- CO2 detection
- System monitoring
- CCTV
- Smart home
- Access control
- Low voltage
- Pre-construction wiring

Coverages:

- Commercial General Liability - \$1MM Occurrence/\$2MM Aggregate/\$5MM Policy Aggregate
- Commercial Excess Liability - \$5MM Occurrence/\$5MM Aggregate
- ISO coverage forms
- Manuscript endorsements specifically designed for alarm system risks
- Errors and Omissions coverage available
- Additional insured
- Waiver of subrogation
- Primary and non-contributory
- Per project aggregate

Insured Retention:

- Deductible or SIR Available
- Minimum: \$250 Per Claim or Per Occurrence



Contact Information:

900 Elm St., Ste 1300
Manchester, NH 03101
O: 313.782.4156
F: 313.285.9566

Send Submissions to:

submissions@westcongress.com

Send Claims to:

claims@westcongress.com

Visit our website:

www.westcongress.com

WestCongress Alarm solutions are offered through a surplus line carrier with an AM Best Financial Strength Rating of A- (Excellent) VII.

The information contained in this document is accurate based on current market conditions and is subject to change. Interested parties who have clients that are suitable in this sector are encouraged to contact WestCongress for more detailed information on program highlights, eligible and ineligible classes, and coverages