

Fire Suppression

Designing the right fire safety insurance solution requires in-depth expertise. When it comes to providing the right coverage, agents and brokers turn to WestCongress, a knowledgeable leader in this ever-changing industry.

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:

- Commercial and residential system installation
- Commercial and residential sales, service or design
- Fire extinguisher sales or service
- Dealers or distributors of safety equipment

Eligible Classes/Operations:

Commercial and residential alarm installation, sales, service, and design:

- Wet sprinkler systems
- Wet / dry chemical systems
- Portable extinguishers
- Special hazards systems
- Restaurant systems
- Hood / duct cleaning
- Personal safety equipment / first aid related

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 safety risks
- Additional insured
- Waiver of subrogation
- Primary and non-contributory
- Per project aggregate
- Errors and omissions liability
- Pollution – hostile fire

Insured Retention:

- Deductible or SIR Available
- Minimum: \$2,500 Per Claim or Per Occurrence



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Visit our website:

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WestCongress Safety 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