

# BROWNYARD GROUP

21 Maple Avenue • PO Box 9175 • Bay Shore, NY 11706-9175 • www.brownyard.com Call Toll Free (800) 645-5820 • in NY (631) 666-5050 • Fax: (631) 666-5723 • info@brownyard.com **NOTE: All Questions Must Be Answered** 



### **COMMERCIAL GENERAL LIABILITY APPLICATION FOR PRIVATE SECURITY AGENCIES**

1.	NAME:				
_	(COMPLETE NAME AS IT SHOULD APPEAR ON 7	THE POLICY, INCL	UDING INC., CORP., LTD., H	ETC.)	
2.	Physical Address:CI	ТҮ	COUNTY	STATE	ZIP
3.	Mailing Address:	TY	COUNTY	STATE	ZIP
4.	Policy proposed effective date to _				
	Check limit of liability desired: $\Box$ \$300,000 $\Box$ \$500,				
	Phone:				
7.	Email:	_ Website:			
8.	How did you hear about us? 🗆 Web surfing 📮 Ad in whi	ch publication:		Other:	
9.	Date established: □ Corporation □ Parti	nership 🗖 Ind	dividual 🛛 Other:		
	Federal ID Number:				
	Principal:				
	Person to contact for Audit:				
13.	Total number of employees: (Full Time:)	) (Part Time:	) (Armed:	) (Unarmed:	)
14.	Total # of guard hours billed to client(s) annually:				
15.	Employees over age 65: Employees under age 2	1:	Average Length of Err	ployment:	
	Do you anticipate using armed employees? Yes No personnel are assigned and a description of their duties:				
17.	Are any employees trained to perform CPR? $\Box$ Yes $\Box$ N	No How many	?		
18.	a. Do you anticipate using dogs? 🗖 Yes 🗖 No	c. Number o	of dogs used with hand	dlers:	
	b. Total number of dogs used:	d. Without	handlers:		
20.	Do you enter into a standard contract with your clients? a. Are specific "post orders" developed for each guard site b. Are changes to these "post orders" documented? Yes	and approved $rac{1}{5}$ s $\Box$ No	by the client?	<b>.</b> •	
	What background do the principals of this organization ha		ty Industry?		
22.	Number of Supervisors: Describe duties of	f Supervisors:			

Do they also perform guard duties?  $\Box$  Yes  $\Box$  No Are their hours billed to the client?  $\Box$  Yes  $\Box$  No <sup>03/13</sup> ed.

23. Do you use any type of electronic or computerized supervision or guard monitoring system? Yes No If yes, please describe:

	1			6		
	2			7		
	3					
	4					
	5			10		
_	Classroom traini		>	Classroom training with Other, Describe:		
5.	Pre-Employment Screening	:				
	Fingerprints	Yes	🗖 No	Drug Testing	□ Yes	🗖 No
	Honesty Testing	Yes	🗖 No	Psychological Testing	Yes	🗖 No
	Prior Employer	Yes	🗖 No	Personal Interview	Yes	🗖 No
	Driving Record	Yes	🗖 No	Physical	Yes	🗖 No
	Firearm License Check	Yes	🗖 No	Credit Check	Yes	🗖 No
7.	Additional Exposures:					
		□ Armed	Unarmed	Do they carry their own insurance	? 🗆 Yes 🗖	No

24. Provide the names of your 10 largest revenue-producing clients, their locations and a description of duties.

c. Does the insured provide any services other than Security Guard, Private Investigation or Alarm (i.e. janitorial services, temporary staffing, valet services, etc.)? □ Yes □ No If yes, please describe:

#### 28. Prior General Liability Information:

a. Please provide the following information for the prior 5 years, in addition to currently valued loss runs for the prior 4 years.

Policy Term			
Insurer			
Premium			
Payroll			
Hours Billed			
Deductible			
Losses			

29.	Em	ployee Payscale (hourly)	Minimum	Maximum	Average
	a.	Supervisors			
	b.	Unarmed Guards			
	c.	Armed Guards			

30. Total Gross Receipts: Guard Services: \_\_\_\_\_ Private Investigation Services: \_\_\_\_\_

Security Consulting Services: \_\_\_\_\_ Burglar/Fire Alarm Services: \_\_\_\_\_

31. LIST ANNUAL PAYROLL SEPARATELY BY CATEGORY (Include independent contractors payroll not covered by other insurance)

#### A. OFFICE AND MANAGEMENT (see supplemental application\*)

CATEGORY	UNARMED	ARMED	CATEGORY	UNARMED	ARMED
Executive			Sales		
Supervisory			Clerical		

#### **B. GUARD SERVICES**

CATEGORY	UNARMED	ARMED	CATEGORY	UNARMED	ARMED
Airports *			Movies/Theaters		
Armored Cars			Museums/Galleries		
Auto Dealerships			Parking Garages		
Banks/Office Buildings			Patrol Cars		
Bars/Nightclubs			Restaurants		
Bodyguard *			<b>RESIDENTIAL *:</b>		
<b>Bus/Train Terminals</b>			Apartments-Low Income/HUD		
Casinos			Apartments-Mid/High Income		
Churches/Temples/			Condominiums/Co-op's		
Places of Worship			Gated Communities		
Colleges/Universities *			<b>RETAIL STORES:</b>		
Concerts			Inside/Surveillance		
Construction Sites			Parking Lots		
Convenience/ Grocery Stores			Schools * - Elementary, High School		
Conventions/Trade Shows			Security Consultation		
Courier/Escort			Shopping Malls		
Executive Protection *			Social Services/Clinics		
Fast Food Establishments			Special Events *		
Golf/Tennis/Yacht Clubs			Sporting Events *		
Government Contracts			Strike Duty		
Hospitals/Institutions *			Traffic Control		
Hotels/Motels *			Trucking Terminals		
Industrial (Factories,			Waterfront/Piers/Marinas		
Warehouses, etc.)			Other *		

#### C. PRIVATE INVESTIGATION

CATEGORY	UNARMED	ARMED
Credit or Pre-Employment		
Domestic		
Auto Repossessions		
Lie Detection		
Process Serving		
Paper and Pencil		

CATEGORY	UNARMED	ARMED
Insurance/Legal		
Undercover		
Shopping Service		
Arson		
Drug Testing		
Other ( <i>explain</i> ):		

#### D. BURGLAR/FIRE ALARMS - Separate alarm application must be completed if this coverage desired.

CATEGORY	UNARMED	ARMED		CATEGORY	UNARMED	ARMED
Installation			Monitor	ring		

## SUPPLEMENTAL APPLICATION

(please complete this section if you provide services to any of these clients)

#### **AIRPORTS**

Please list the airports being serviced and a description of the services provided and advise if it will include either passenger/baggage screening and or skycap services.

#### **BODYGUARD/EXECUTIVE PROTECTION**

Will these services involve protection of entertainers/athletes or other high profile individuals?  $\Box$  Yes  $\Box$  No Please provide a brief description of the services provided to these clients (i.e. estate security, 24 x 7 protection, etc.).

#### SCHOOLS/COLLEGES/UNIVERSITIES

Please provide a listing of these clients and a description of the services provided to these clients (i.e. vehicle patrol, security in dormitories, security at special events, etc.):

#### **HOSPITALS**

Please provide a listing of these clients serviced and a description of the services provided (i.e. parking lot patrol, security in the ER, patient restraint services, etc.):

#### HOTELS/MOTELS

Please provide a listing of the hotels/motels being serviced and provide a description of the services provided to these clients (i.e. vehicle patrol, security at hotel lounge, student chaperone services, etc.):

#### **RESIDENTIAL**

Please provide a listing of the properties serviced, their locations and a description of the services provided to these clients (vehicle patrol, gate guard, etc.):

#### SPECIAL EVENTS/SPORTING EVENTS

Please provide a listing of these clients and a description of the services provided to these clients:

#### **OTHER OPERATIONS**

Please provide a listing of these clients and a description of the services provided to these clients:

NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.

**NOTICE TO ARKANSAS, LOUISIANA AND NEW MEXICO APPLICANTS:** 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.

**NOTICE TO COLORADO APPLICANTS:** 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 defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** 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.

**NOTICE TO FLORIDA APPLICANTS:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony in the third degree.

**NOTICE TO KENTUCKY APPLICANTS:** Any person who knowingly and with the 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.

**NOTICE TO MAINE APPLICANTS:** It is a crime to provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties may include imprisonment, fines or a denial of insurance benefits.

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

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**NOTICE TO NEW YORK APPLICANTS:** 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.

**NOTICE TO OHIO APPLICANTS:** 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.

**NOTICE TO OKLAHOMA APPLICANTS:** 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.

**NOTICE TO OREGON APPLICANTS:** Any person who, knowingly and with intent to defraud or facilitate a fraud against any insurance company or other person, submits an application, or files a claim for insurance containing any false, deceptive, or misleading material information may be guilty of insurance fraud.

**NOTICE TO PENNSYLVANIA APPLICANTS:** Any person who knowingly and with the 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.

**NOTICE TO PUERTO RICO APPLICANTS:** Any person who knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps, or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand dollars (\$5,000) nor more than ten thousand dollars (\$10,000); or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

**NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS:** 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.

NOTE: THIS APPLICATION MUST BE SIGNED BY THE PRESIDENT, CHAIRMAN OR CEO OF THE APPLICANT ACTING AS THE AUTHORIZED AGENT OF THE PERSON(S) AND ENTITY(IES) PROPOSED FOR THIS INSURANCE.

APPLICANT'S SIGNATURE	TITLE	DATE	
A	PPLICATION MUST BE SUB	MITTED BY BROKER	
BROKER'S COMPANY	BROKER NAME	WEBSITE	
ADDRESS	CITY		STATE ZIP
TELEPHONE	FAX	EMAIL	