



# STONE FALLS INSURANCE

DEDICATED TO PROVIDING COMPETITIVE, ADMITTED  
COMMERCIAL INSURANCE SOLUTIONS TO SPECIALTY INDUSTRIES

## CUSTOMIZED COVERAGE FOR ALARM INSTALLERS

- Commercial General Liability limits up to \$1MM per occurrence and \$3MM aggregate.
- Contractor's Errors and Omissions coverage
- Employment Practices Liability insurance limits up to \$1MM
- Employment Benefits Liability insurance
- Cyber Suite coverage limits up to \$1MM
- Crime coverage
- Inland Marine coverage
- Commercial Property coverage including but not limited to Building, Business Personal Property, Business Income, Equipment Breakdown, and Property of Others.
- Contractor's PAC Enhancement endorsement
- Commercial Auto coverage including Hired and Non-Owned coverage
- Auto PAC Enhancement endorsement
- Umbrella coverage over General, Employer's and Auto liability

## ELIGIBILITY

- Eligible operations include: installation, service, and/or repair of burglar and fire alarms, CCTV or controlled access systems.
- Residential and commercial contractors are eligible.
- Ineligible operations include: direct monitoring services (security guards and/or dogs), fire suppression system installation (service and repair), vehicle alarms, medical alert systems, and alarm installation contracts for high profile facilities/properties.



## WHY US?

- Dedicated, experienced claims & underwriting faculty
- Competitive & stable rates
- Customer-centric service
- Admitted policies rated "A" (Excellent) by AM Best
- Comprehensive coverage offerings
  - Affordable & easy payment plans
  - No excess or surplus lines fees or taxes

SEE BACK TO LEARN MORE ABOUT STONE FALLS INSURANCE

## COVERAGE

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- General Liability Including:
  - Professional Liability
  - Products/Completed Ops
  - Abuse & Molestation
  - Pollution Liability (certain classes)
  - Employment Practices Liability
  - Employment Benefits Liability
- Commercial Property
- Commercial Crime
- Cyber Suite
- Commercial Inland Marine
- Commercial Auto
- Commercial Umbrella
- Industry - Specific Enhancements
- Competitive Limits

## PAYMENT PLANS

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- Direct Bill Plans
- EFT/ACH Plans
- Full-Pay through Monthly-Pay Plans
- Installment Fees
  - \$9 direct bill per installment
  - \$2 EFT/ACH per installment
- No Surplus Lines fees or taxes
- No Premium Financing required

## SERVICE

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- Industry experts in underwriting, claims and insurance operations
- Loss control services
- Online agent portal
- Quick turnaround
- Competitive commissions

## SUBMISSION PROCESS

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- Commercial ACORD applications
- Program supplemental applications
- Three-to-five year loss history
- Resumes or background of owner & management experience for new ventures



## CONTACT US

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## SALES EXECUTIVE

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