

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for alarm installation and monitoring companies. Priorities reflect typical exposure; confirm against services and accounts.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ General Liability (incl. Completed Operations)	Covers injuries and damage from installation work and installed systems.	CORE
☐ Professional / E&O Liability	Covers claims that monitoring or response failed — often excluded from general liability.	CORE
☐ Commercial Auto	Covers technician and service vehicles.	CORE
☐ Workers' Compensation	Covers technicians working on ladders, in attics, and on roofs.	CORE
☐ Umbrella / Excess Liability	Adds limits above general liability and auto.	PREVALENT
☐ Crime (incl. Client Property)	Covers theft by employees from customers' homes and businesses.	PREVALENT
☐ Cyber Liability	Covers connected systems, customer data, and access credentials.	PREVALENT
☐ Inland Marine (Tools & Equipment)	Covers tools and inventory on jobs and in vehicles.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is professional liability. Courts usually enforce alarm contracts' liability limits — but not when a missed or slow response is found grossly negligent, and general liability often excludes monitoring errors. Alarm companies should carry E&O and keep contracts, dispatch information, and response records current.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.