

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 contract security guard and patrol companies. Priorities reflect typical exposure; confirm against armed work and accounts guarded.

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. Professional (Security Guard Form)	Covers negligent security and guard errors — standard GL may exclude professional services.	CORE
☐ Assault & Battery	Covers use-of-force and fight claims — often excluded or sublimited.	CORE
☐ Umbrella / Excess Liability	Adds limits for negligent-hiring verdicts, which can reach tens of millions.	CORE
☐ Hired & Non-Owned / Commercial Auto	Covers patrol vehicles and guards driving for work.	PREVALENT
☐ Workers' Compensation	Required in most states; guards face assault and injury risks.	CORE
☐ Employment Practices Liability	Covers claims from a large hourly workforce.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is assault and battery coverage, along with limits sized for negligent-hiring verdicts. Juries have returned \$60 million against a security firm that hired a guard with a disqualifying assault conviction, and \$177 million over a hotel guard's assault of a guest. Many policies exclude or cap assault claims. Screening against state disqualifiers, current guard and firearm licenses, and documented supervision are the controls carriers weigh most.

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.