CORY WASHINGTON & CO.

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SECURITY GUARD BUSINESS — COVERAGE CHECKLIST

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