

**Security Guard Program**  
**Small Business Plan**  
**States OTHER THAN California**

**AGENT'S INSTRUCTIONS / UNDERWRITING REQUIREMENTS:**

- FOR ACCOUNTS WITH PREMIUM SIZE OF: \$5,000 to \$250,000

**AGENT'S CHECKLIST - ALL Submissions MUST include:**

	Included?	Missing?
<b>1. ACORD WORKERS' COMP APPLICATION:</b>		
a) <b>BOTH the Acord 125 &amp; Acord 130</b> are needed!	<input type="checkbox"/>	<input type="checkbox"/>
b) The Acord apps must be <b>TYPED &amp; absolutely complete!</b> Make sure the NCCI Risk ID is shown & the Prior WC Ins. Info is complete. (Sorry, but the Underwriter absolutely <u>won't</u> accept handwritten apps.)	<input type="checkbox"/>	<input type="checkbox"/>
c) It must include a <b>FULL-SENTENCE DESCRIPTION OF OPERATIONS</b> Don't just say "Security guard agency" - the Underwriter will decline the account! Example: "Security guard agency specializing in security for high-rise office buildings."	<input type="checkbox"/>	<input type="checkbox"/>
d) <b>BOTH</b> the Acord 125 & Acord 130 must be <b>SIGNED BY THE INSURED!</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. AIU SUPPLEMENTAL APP (Pages 1 AND 2): Mandatory</b>		
a) <b>EACH</b> question must be answered; supplementals must be <b>absolutely complete!</b>	<input type="checkbox"/>	<input type="checkbox"/>
b) The Supplemental Applications must be <b>SIGNED BY THE INSURED!</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. EXPERIENCE MODIFICATION:</b>		
a) <b>Written confirmation</b> of Experience Mod. <b>MUST be included</b> (1) Can be a printout from the Rating Board's website (2) Confirmation that a new Mod hasn't yet been promulgated is acceptable. If current Mod is not available, include confirmation of last-available Mod from the Rating Board or a copy of the expiring policy showing the Mod.	<input type="checkbox"/>	<input type="checkbox"/>
b) <b>Maximum Acceptable Exp. Mod.:</b> 1.35 in AK - FL - HI - IA - KS - LA - OK 1.49 in GA & MO / 1.79 in Most Other States	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. LOSS RUNS:</b>		
a) This Small Business Program is Experience Mod driven; however,		
b) <b>5 Years' Loss Runs</b> are needed for consideration to other W.C. programs (if the account doesn't qualify for the Small Business program)	<input type="checkbox"/>	<input type="checkbox"/>

<b>Underwriting Notes:</b>	<b><i>\$5,000 Minimum Premium -- Direct Billed only; NO exceptions!</i></b>
<b>For California Accounts:</b>	<b>Different Supplementals apply!</b>
<b>Program Not Available In:</b>	<b>AK - AZ - DC - ME - NJ - RI - SD - UT - WI - WV</b>
	<b>or Monopolistic States: ND - OH - WA - WY</b>
<b>For Multi-State Accounts:</b>	<b>1) The Lead State Can't Be: AZ - DC - ME - RI - SD - UT - WI</b>
	<b>2) DE - Maximum 25% of total exposures</b>
	<b>3) NJ - Maximum 10% of total exposures</b>

<b>Brownyard Programs Ltd.</b>	info@brownyardprograms.com	Brownyard Programs Ltd. P.O. Box 599 East Islip, NY 11730 (800)665-7304 FAX: (631)581-9385
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**Security Guard Program**  
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**States OTHER THAN California**

Check **ONE** box for each question:

**Supplemental Application #1**

**Screening Questions - Security Accounts**

Yes	No
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- |  |   |   |  |
|--|---|---|--|
| 1 Are any employees: (a) handling explosives, or (b) exposed to any radioactive materials, asbestos, or hazardous wastes that are monitorable by the EPA? (Excluding X-Ray & CAT-scan machines.) | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 2 Are 75% or more of the insured's operations in states OTHER THAN: (a) CA or NJ and (b) Monopolistic states (ND - OH - WA - WV - WY)  | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 3 Is your license filed with AIG for every state being requested?  | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px; text-align: center;">X</td> <td style="width: 50%; height: 20px;"> </td> </tr> </table> | X |  |
| X  |   |   |  |
| 4 Is the applicant: (a) a professional employer organization (PEO), or (b) in the business of providing workers to others on a temporary, alternate, or permanent basis?                         | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 5 Is the risk engaged in agricultural harvesting for others?   | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 6 Does the applicant have any exposure to professional sports teams?   | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 7 Does the applicant have any Federal exposures, such as: USL&H - Jones Act - Defense Base Act - FELA - Migrant & Seasonal Workers Act - Coal Mine Health & Safety?                              | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 8 Does the applicant own, operate, lease, charter, maintain, rent or use any aircraft?   | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 9 Does the applicant employ any member of a crew, or master of any vessel in navigable waters?   | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 10 Are ALL of the insured's operations being submitted?<br>(Note: ALL operations EXCEPT those in Monopolistic states: ND - OH - WA - WV - WY)  | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 11 Does the applicant provide any group transportation for its employees?  | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 12 Does the applicant have a formal safety program in operation?   | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 13 Does the work performed by uninsured Subcontractors exceed 15% of total receipts?<br>(Note: ALL payroll of uninsured Subcontractors must be included)   | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 14 Is the applicant's workforce made up of more than 10% volunteers?   | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 15 Does the applicant provide a Health Insurance Plan for all employees?   | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 16 Has the applicant had Workers' Comp insurance, for AT LEAST 2 YEARS prior to this application?  | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 17 Has the applicant's Workers' Comp insurance been CANCELLED, for: (a) Non-Payment, (b) Fraud, (c) Misrepresentation, or (d) Failure to report compensable accidents more than once?            | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |
| 20 Is the applicant a business that: (a) Has been formed within the last 2 years, AND (b) Plans on performing construction work in Mississippi or Louisiana?                                     | <table border="1" style="width: 100%;"> <tr> <td style="width: 50%; height: 20px;"> </td> <td style="width: 50%; height: 20px;"> </td> </tr> </table>                     |   |  |
|  |   |   |  |

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_

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Check **ONE** box for each question:

**Supplemental Application #2**

**Screening Questions - Security Accounts**

Yes	No
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- |   |  |  |  |
|---|--|--|--|
| 1 Is this risk: (a) A municipal, county or state police department, or (b) a Political Subdivision?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 2 Is any security work performed for: (a) correctional facilities, (b) jails, or (c) penitentiaries?  | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 3 Is any security work performed: (a) for juvenile probation officers,<br>Or: (b) as attendants for juvenile homes?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 4 Any work as: (a) National Guards, (b) Forest Rangers, (c) Game and Fish Wardens?  | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 5 Any work as: (a) Hunting and Fishing Guides, or (b) Border Patrol Guards?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 6 Any Private Investigation that involves work as: (a) Bounty Hunter, or (b) Bail Bondsman?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 7 Any: (a) Pilot Car - (b) Armored Car Service - or (c) Guards used during employment strikes?<br>Note: Pilot Car = lead or end cars in a group (ie, motorcades, hazardous material transportation) | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 8 Any guard employees under the age of 18?  | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 9 Are any guards: (a) performing traffic control duties on major traffic areas,<br>or (b) performing any highway construction traffic control?  | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 10 Are inexperienced guards used without proper training?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 11 Any guards working at: (a) public housing complexes, (b) fast food establishments, or<br>(c) 24-hour convenience stores?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 12 Are there any Armed Guards who are NOT licensed by Authorities to carry a weapon,<br>in states where licenses are required by law?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 13 Is any Body Guard Service performed?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 14 Is any security work performed for Nuclear Power Plants?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 15 Is there any Alarm Response work, in connection with Alarm Monitoring?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |
| 16 Is any security work performed for: (a) Petro-chemical Plants or Refineries?<br>Or for: (b) Offshore Oil/Gas Rigs?   | <table border="1" style="border-collapse: collapse;"><tr><td style="width: 50%; height: 20px;"></td><td style="width: 50%; height: 20px;"></td></tr></table> |  |  |
|   |  |  |  |

Signed: \_\_\_\_\_

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