

# SPRINKLER AND FIRE PROTECTION INSTALLATION CONTRACTORS

## Tailored Coverage for Peace of Mind

Sprinkler and fire protection installation contractors encounter significant risks, including potential lawsuits for negligence and water damage caused by their systems. Comprehensive fire protection contractor liability insurance is crucial to cover legal defense costs, settlements, and damages for claims related to personal injury, bodily harm, financial loss, and property damage. We offer tailored coverage that addresses these specific risks, ensuring peace of mind for these essential service providers.

### Partner with SWG Specialty!

Powerful Insurance Partnerships  
Financial Integrity and Robust Oversight  
Access to Exclusive Products  
Flexible Coverage Options



## Coverage / Limits

- Commercial General Liability occurrence form and wordings. Products and Completed Operations.
- \$1,000,000 up to \$5,000,000 in overall occurrence limits.
- \$10,000 Bodily Injury deductible minimum with respect to water damage and \$2,500 deductible for other operations.
- Non-Owned Automobile inclusive limit.
- Enhancements: Employee Benefit, Employment Practices Liability, Faulty Workmanship, etc.
- Blanket Additional Insured.
- In-house exclusive Sprinkler installation and Plumbing rating, as well as auxiliary work such as Fire Alarm, or HVAC installation and Hardscaping.
- Specialty Underwriting experience for high risk operations and exposure.
- Contractor's Equipment Coverage on Broad Form basis.
- Considering the size of potential fire protection-based claims we also recommend Excess Liability Insurance which provides coverage for costs of a claim that exceeds policy limits.