

## SprinklerPro

### An insurance program designed for fire sprinkler contractors

Amwins Program Underwriters' SprinklerPro program is a multi-line insurance program for fire sprinkler contractors engaged in the design, fabrication, installation, testing, service, and repair of fixed water-type and special hazard suppression systems along with other "ancillary" operations including but not limited to fire/smoke alarm sales, installation, service (No Monitoring - must be sub-contracted); fire extinguisher sales, service, training; commercial cooking equipment suppression; grease cleaning all permissible IF singularly and collectively less than 50% of sales.

#### Eligible accounts

- Fire Sprinkler Contractors
  - Designing, Fabricating, Installing, Testing, Servicing and Repairing Sprinkler Suppression Systems including Pre-action or Deluge water systems, and systems utilizing: Halon, Inergen, FM 200, Foam, or CO2
- Ancillary operations that make up <50% gross sales, including but not limited to:
  - Fire/smoke alarm sales, installation, service (no monitoring - must be sub-contracted)
  - Fire extinguisher sales, service, training
  - Commercial cooking equipment suppression
  - Grease cleaning

#### Coverages

- Environmental Combined Policy (ECP) - providing the following:
  - General liability - occurrence based form at \$1,000,000 occurrence/\$2,000,000 aggregate
  - Professional liability - full professional and not E&O at \$1,000,000 per claim on claims made basis
  - Pollution liability including microbial substance (mold/fungus) - \$1,000,000 per claim on occurrence basis. Can be underwritten to provide for sudden and accidental site pollution for the insured's own location(s); Contingent Transportation coverage and/or Non-Owned Disposal Sites coverage
    - Project-specific endorsement available to address specifically required limits so as not to incur expense and exposure under excess policy
    - Contractually required older edition ISO additional insured forms (04/13, 07/04 and 10/01 edition) equivalents available subject to contract review and drafting
    - Larger SIR or deductible options of \$50,000 plus for consideration on larger accounts
- Excess liability - follow form over primary including pollution, microbial substance and professional liability and in nearly all instances over primary Auto Liability and Employer's Liability coverage to \$15M limits
  - Workers' Compensation coverage (targeted at \$50,000+ premium) on guaranteed cost basis
  - Business Auto Coverage (targeted at \$50,000+ premium) on composite rating basis in most instances



## Program highlights

- Automatic status additional insured including primary and not contributing
- Automatic status waiver of subrogation
- No claims TPA. Claims handled by dedicated and experienced carrier partner claims department
- Risk control services available from carrier partner including Safety Advantage on-line services
- Mold/fungus coverage
- No exclusion or limitation endorsement for residential or CPVC work

## Availability

National, excluding HI, New York City (Bronx, Brooklyn, Manhattan, Queens, Staten Island boroughs); Nassau County, NY and Suffolk County, NY

## Submission requirements

- Completed industry standard applications
- SprinklerPro supplemental application
- Current and four years prior loss Information
- SprinklerPro Workers' Compensation and/or SprinklerPro Automobile Supplements if coverages requested
- Workers' Compensation experience mod
- Auto schedule, drivers schedule and MVRs if Auto coverage sought
- Current financial statement
- Project list showing top 10 jobs within the past 3 years

## Carriers

A.M. Best "A+" rated carriers

For more information, please visit [amwins.com/apu](https://www.amwins.com/apu)

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