



FAQ's...

1.) What is Security America Risk Retention Group?

Answer: Security America is a risk retention group domiciled in the state of Vermont and registered to do business in forty-eight states and the District of Columbus. The program was formed by the NBFAA specifically to offer professional errors & omissions and general liability insurance custom designed for its member companies.

2.) What is a Risk Retention Group (RRG)?

Answer: A RRG is an insurance program owned by its policyholder members. Because RRGs are formed under special federal legislation, they enjoy flexibility of rates and coverage.

3.) I am an installing dealer/integrator, why do I need professional errors & omissions and general liability insurance?

Answer: In some states professional errors & omissions and general liability insurance is required by law to meet licensing requirements. And even when it's not a state requirement, you or an employee could make one mistake that could lead to a law suit by a customer, an alarm monitoring company, or a contractor for which you are doing an installation. One such law suit could be financially devastating if you are uninsured and found to be at fault.

4.) I have been dealing with the same agent for years and each year he/she shops around for the best price.

Answer: We are happy to work with local agents so you can enjoy saving with Security America RRG **and** maintain your long lasting relationship with your current broker – just have him/her give us a call at (866) 315-3838 or visit us at www.securityamericarrg.com.

5.) What can I expect to pay?

Answer: It's really hard to say because each account is reviewed separately for the best possible pricing. We can tell you that our minimum policy premium is \$750.

6.) How much can I expect to save with Security America RRG?

Answer: Please complete an application and give us an opportunity to quote your insurance. In some cases, we have saved policyholders \$1,000s - and even tens of \$1,000s - of dollars.

7.) How much coverage can I obtain?

Answer: You will have the ability to access excess insurance coverage with limits, when combined with Security America of: \$5 million per occurrence, \$5 million aggregate

8.) Does Security America RRG cover companies with armed guards?

Answer: No. Security America is not available to companies with armed guards.