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## PROGRAM OVERVIEW – “ASFA” American Fire Sprinkler Association

This program is endorsed by the American Fire Sprinkler Association (AFSA). These risks will be involved in the installation, servicing or repair of water-based extinguishing systems. Coverage is available for General Liability and Umbrella.

### **ELIGIBLE OPERATIONS**

The following criteria must be met before a risk may be quoted or bound in the program:

Fifty-one percent of all ratable exposure must emanate from the installation of water-based extinguishing systems, within the following four major categories:

1. Wet pipe
2. Dry pipe
3. Pre-action
4. Deluge

If twenty-five percent or less, alarm system sales and/or installation, other than the mechanical installation of parts indigenous to the sprinkler system (e.g., water flow detection device).

Contractor licensing and /or codes and regulation applicable to the drafting, installation and testing techniques are in most jurisdictions specified by the National Fire Protection Association (NFPA). At minimum, local trade area standards should be met as a condition of risk acceptability.

### **ELIGIBLE CLASSIFICATIONS**

GL CODE	GL CLASSIFICATION
94381	Fire Suppression Systems installation, servicing, or repair
91127	Alarm installation, service or repair

### **INELIGIBLE OPERATIONS**

- Contractor’s (currently/previously) involved in chemical-based extinguishing systems, installation, servicing or repair, including foam.
- The sale, installation or servicing of fire extinguishers, “Ansul Type” systems or any other type of packaged or pre-engineered suppression equipment unless “incidental” to sprinkler contracting operations (“incidental” means 25% or less of the accounts ratable exposure).
- Drafting or sprinkler system design work for others when it exceeds 15% of the accounts ratable exposure.
- Inspection, testing, or certification of sprinkler systems not installed by the insured exceeding 15% of receipts.

### **GENERAL LIABILITY**

- \$1,000,000 Per Occurrence
- \$2,000,000 Aggregate
- \$2,000,000 Products/Completed Ops Aggregate\*
- \$100,000 Fire Damage Legal Liability
- \$5,000 Med Pay
- \$1,000, \$2,500, \$5,000, or \$10,000 PD Deductible, Per Occurrence

*\*Limits may vary by state. Contact your underwriter for specifics.*

### **UMBRELLA**

Up to \$25,000,000 available; submit completed Acord Umbrella application for quote. (Not available on a standalone basis.)

### **Underlying Requirements**

- A.M. Best rating A-VII or higher
- Minimum underlying limit requirements:
  - GL: \$1,000,000/\$1,000,000/\$1,000,000; \$1,000,000/\$2,000,000/\$2,000,000 preferred
  - AL: \$1,000,000 CSL
  - EL: \$500,000/\$500,000/\$500,000

### **SUBMISSION REQUIREMENTS**

- Acord Application
- Supplemental Application signed by Insured and Agent
- Loss runs – 5 years currently valued and details of losses over \$10,000
- Expiring declarations page and rating worksheet pages
- Two years of prior job lists and/or certificate holder list
- Audit Trail Proposal with signature page for acceptance
- 5 years premium, payroll, receipts