

## IZZO INSURANCE SERVICES, INC

### *Security Guard and Alarm Focus and Expertise*

**S**ince 1980, Izzo Insurance Services, Inc., located in the Chicago suburb of Bloomingdale, has specialized in providing insurance for security companies. With thousands of retail brokers nationwide, Izzo continues strong profitable growth by focusing on client needs and the continuous provision of winning solutions.

The Gold Shield Advantage™ started as a mono-line workers' compensation program for the security industry that led the way for a comprehensive general liability program offered to retail brokers countrywide. Izzo is the only security program with FOUR EXCLUSIVE workers' compensation carriers for this class of business! Additional programs, including employment practices liability and third-party fidelity and performance bonds for security guard firms, investigative agencies, security consultants and alarm companies—installation, repair and monitoring—were added after Gold Shield Advantage™ quickly became a household name in the industry.

Izzo concentrates its efforts on the importance of avoiding coverage gaps. "We want to make sure, for the benefit of our insureds, that we close as many gaps as we can," says Karen Izzo, owner and president. "That's always been the priority for us, and it's what makes us successful. Our policy can accommodate the largest insured and the smallest mom and pop shop."

The Izzo team's expertise and coverage knowledge show why they are the go-to group for insurance needs in the security market.

"Many policies designed for the security industry may appear to be the same, but close examination will reveal vast differences," Izzo explains. "Good, knowledgeable agents who take the time to read policy forms and terms are a valuable asset to any security company."

"Some programs claim to offer assault and battery coverage, but in the policy, assault and battery is not defined

as an occurrence. Some policies might say 'physical force to protect persons or property.' This is not a very strong argument with someone who was punched. That is truly assault and battery, which our policy defines as an occurrence."

One key advantage of using Izzo is its security guard and alarm liability program checklist, available on the company website. "Brokers have told us that this is one of the most valuable things a wholesaler has offered," Izzo says. "The checklist identifies forms and endorsements that should be included in a policy for a security firm, plus the specific questions the broker should ask about that form or endorsement. This helps the broker understand the differences between our policies and those of our competitors."

The underwriters at Izzo thrive on the challenges of meeting the complex needs of the security industry. "Our goal is to find each firm the most comprehensive coverage at the best price," Izzo says. "I still learn things every day about the industry, about coverage, about exposures, about contracts. As long as I've been involved in this specialty, I've never had a boring day, because almost every day I see a new contract, a new claim scenario, a new type of exposure or operation for the security company."

As for these new scenarios, Izzo Insurance Services is ready to tackle them.

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## Izzo Insurance Services, Inc.

Protecting the security industry since 1980 while building a reputation second to none.

## **Security Guard, Investigative and Alarm Companies**

# **"Is there strength in specialization— you bet there is."**

**Karen Izzo  
President  
Izzo Insurance Services, Inc.**



At Izzo, insurance for the security industry is our expertise – it's what we do, 24-7. How confident are you that your client's policy protects them from potentially catastrophic losses? Did you know that a wrong word here or there may leave your security clients responsible for an uninsured claim and potentially

the loss of their business? Standard language in most security guard and alarm insurance policies simply is not good enough to protect their company in today's changing legal environment.

Find out how we've been protecting the security industry since 1980, or more specifically how we can help you protect your security guard and alarm clients from unforeseen losses. For the absolute best protection, call Izzo; then you can spend more time doing what you do best . . . protecting your clients.



**Izzo Insurance Services, Inc.**

Exclusive providers of the Gold Shield Advantage™ specialty programs

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