









SPECIALIZED INSURANCE SOLUTIONS - FIRE RISK & SUPPRESSION

> WHERE EXPOSURE BEGINS TO BUILD

-  COIs not issued fast enough to keep work moving
-  Coverage that doesn't match contract requirements
-  Gaps created by exclusions, sub-limits, or misclassification
-  Issues that only surface during a claim

> WHERE FIRE RISK TENDS TO GET MISSED

-  Exclusions from carriers that don't specialize in fire suppression
-  Missing or limited E&O and Pollution coverage
-  Contracts and coverage not fully aligned
-  Misclassification as plumbing, electrical, or tech work

> HANDLED PROPERLY - THIS LOOKS VERY DIFFERENT



Coverage that reflects how the job actually runs

- Built around installation, retrofit, service, inspection, phased construction
- Integrated GL, E&O, and Pollution to reduce coverage disputes



Clear lines of responsibility





- Defined through proper structure and endorsements
- Aligned with contract requirements before work begins



Access to the right carriers

- Specialty markets with consistent underwriting appetite
- Underwriters that understand fire suppression and risk exposures

> WHAT THIS MEANS IN PRACTICE

-  Coverage stays aligned with evolving project requirements
-  Responsibility is clear before problems arise
-  Claims are handled through integrated coverage, not split across policies
-  Fewer surprises at audit or renewal