



Specialized Security Liability Protection

Why ProFinity

As an appointed underwriter of **HELP** (Hostile Environment Liability Protection), ProFinity offers liability coverage for security firms, engineering and construction companies, and other professionals working domestically or in hostile territories. Enjoy direct access to a proven Lloyd's underwriter who delivers same-day service.



HELP is written on A-rated Lloyd's paper and delivers robust, affirmative coverage to protect you from potential liability arising out of these high-risk exposures. Policyholders benefit from the support of 24/7 emergency response and crisis-management services. **HELP** will also contribute to the cost of risk-mitigation services for its insureds.

ProFinity is committed to efficiency without compromising quality.

Target Clients

Specialized security (domestic and overseas):

- Government contracts (e.g. embassy protection)
- Bomb/narcotics detection
- Executive protection
- Office security
- Nuclear facility security
- Law enforcement/millitary training
- Active shooter training
- Specialized security products

Hostile environments (e.g. - Middle East, Africa, South America):

- Construction/engineering (mainly government flow-down contracts)
- Logistics/linguistics/interpreters
- Charities/NGOs
- Healthcare workers
- Media
- Oil & gas operations

Limits, Premium & Availability

- Up to \$5M limits (can build higher using London)
- \$2,500 minimum premium
- Available to risks in all 50 states and Canada on a practice or project/client-specific basis

Coverage Highlights

- Professional liability
- General liability (both claims-made and occurrence options available)
- Employer's liability (for overseas, non-government contracts)
- Products liability
- Third-party auto
- Technology coverage
- Worldwide territory

Ineligible Risks

- Bar/nightclub security
- Crowd control
- Retail security
- School security
- Cash in transit

Submission Requirements

- HELP application or industry-standard equivalent
- Other information, if necessary, requested upon submission.

For more information, visit profinityinsurance.com or contact:

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