Insurance Requirements

All firms registered with the State Fire Marshal’s Office are required, by statute, to maintain general liability insurance and to provide this office with a current certificate of insurance. This information sheet is intended to assist you in meeting these requirements.

The minimum coverage required is:

- $100,000 combined single limits per occurrence with a
- $300,000 aggregate (total) for the policy year.

**PRODUCTS AND COMPLETED OPERATIONS MUST BE INCLUDED.**

The insurance certificates submitted to this office must include:

- the complete, correct name of the insured, including assumed names (XYZ Corp. dba XXX Fire Extinguisher Co. or John Smith dba ZZZ Alarm Co.), and the words Inc., Corp., etc., where applicable;
- indication of the types of business covered (fire extinguisher and/or fixed extinguisher systems), (fire alarm and/or fire alarm monitoring or contract monitoring), (fire sprinkler systems or underground fire sprinkler line);
- the signature of an agent holding a Texas general lines license or Texas surplus lines agent, depending on the type of insuror affording coverage;
- the listing of the State Fire Marshal’s Office as the certificate holder; and
- the inception date and expiration date of the insurance.

The following are important reminders.

- It is your responsibility to see that your insurance coverage meets requirements.
- It is also your responsibility to see that this office is provided with evidence of that coverage.
- License renewals or new applications will not be approved until ALL insurance requirements are met.
- If applicable, insurance policies must provide coverage for activities performed by an individual who is designated as an agent or employee of the firm.
- Each registered firm must maintain in force and on file in the state fire marshal’s office the certificate of insurance as required.

**NOTICE:** LATE FEES, SET FORTH BY STATUTE, WILL BE DUE IF PROPER EVIDENCE OF INSURANCE IS NOT RECEIVED BEFORE THE RENEWAL DATE OF THE CERTIFICATE OF REGISTRATION.
The State Fire Marshal’s Office Requirements to Complete an Acord Insurance Certificate.

All firms registered with the State Fire Marshal’s Office are required, by statute, to maintain general liability insurance and to provide this office with a current certificate of insurance. This information sheet is intended to assist you in meeting these requirements when submitting an Acord form.

It is your responsibility to see that your insurance coverage meets requirements. It is your responsibility to see that this office is provided with evidence of that coverage. Registration & license renewals or new applications will not be approved until ALL insurance requirements are met.

1. **PRODUCER**
   - Insurance Agent/Broker who issues the certificate.

2. **NAME OF INSURED**
   - The company or owner’s name, assumed name and address must be the same as shown on the certificate or application filed with the State Fire Marshal’s Office.

3. **TYPE OF INSURANCE**
   - Must check the box for General Liability.

4. **POLICY TYPE**
   - The occurrence box must be checked.

5. **DESCRIPTION OF OPERATIONS**
   - Indication of the types of business covered.

6. **CERTIFICATE HOLDER**
   - Must be listed as State Fire Marshal’s Office, MC-112-FM P.O. Box 149221 Austin, TX 78714-9221

7. **INSURER(S) AFFORDING COVERAGE**
   - Provide the exact name of the company as listed with the Texas Department of Insurance.

8. **POLICY EFFECTIVE DATE**
   - Must be prior to or coincidental with the expiration date of the last insurance certificate filed with the State Fire Marshal’s Office.

9. **POLICY EXPIRATION DATE**
   - Must have a current date

10. **LIMITS OF INSURANCE**
    - Must be the same or greater than $100,000 combined single limits per occurrence & $300,000 aggregate total for policy year.

11. **Products and completed operations coverage must be included.**

12. **AUTHORIZED REPRESENTATIVE**
    - If the company affording coverage is an admitted company the certificate must be signed by a general lines agent licensed in Texas. If it’s a surplus lines company the certificate must be signed by an agent licensed in Texas as a surplus lines agent.

   It would be helpful to print the agent’s name in order to identify the individual.