Risk Management for Security

Hospitality Insurance Group
Taking the Risk Out of Hospitality

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Best Practices for Security Personnel for Hospitality Risks

For those establishments that hire outside contracted security companies or employees to act as Security, the following best practices are recommended to assist in preventing or reducing Assault & Battery incidents.

Security Companies

- Security company should provide you with a written contract which includes an indemnification agreement holding YOU harmless.
  - You don't want to be held responsible for acts of the Security Company's personnel.
- You should request a certificate of insurance naming YOU as an Additional Insured on security company's insurance policy.
  - You want the security company's insurance to provide you with coverage if you are named in a lawsuit based on acts of the security company's personnel.
- Certificates should be requested annually.
  - Typically, insurance policies expire after one year, so you want to be sure you are named on each renewal policy.
- Make sure your insurance company has been advised that you have hired security staff.
  - You will want to inform your insurance company that you hired an outside security company so that they are aware of this exposure.

Employees

(that you hire to function as Security, Bouncers, Door Staff)

- Employees hired to function as Security staff should be provided with Security Awareness training from a reputable company.
  - You don't want your employees dealing with situations without being provided the skills to do so.
- Make sure your insurance company is advised that you have security staff.
  - You will want to inform your insurance company that you hired employees who function as security personnel so that they are aware of this exposure. Be sure to check with your company if a discount exists if security awareness training has been provided to your staff.
- Any employees who you hire for security should have background checks conducted, annually.
  - If you are hiring employees as security, you should do a background check to make sure they do not have any violations against them.