

Wisconsin Department of Safety and Professional Services

Mail To: P.O. Box 8935
 Madison, WI 53708-8935
FAX #: (608) 251-3036
Phone #: (608) 266-2112

Office Location: 4822 Madison Yards Way
 Madison, WI 53705
E-Mail: dsps@wisconsin.gov
Website: <http://dsps.wi.gov>

DIVISION OF PROFESSIONAL CREDENTIAL PROCESSING

LIABILITY INSURANCE FOR PRIVATE DETECTIVE AGENCIES

Both Private Security Agencies and Private Detective Agencies are statutorily licensed as a "Private Detective Agency."

INSTRUCTIONS: If the applicant chooses to obtain a liability policy rather than a bond, the applicant's insurance representative must complete this form and send it along with a Certificate of Liability Insurance as well as a cut-through endorsement, if applicable to the Department before the agency application can be processed or the annual reporting requirement can be met.

Licensed private detective agencies must obtain and maintain a bond or liability policy in the amount of no less than **\$100,000**. Per [Wis. Stat. § 440.26\(4\)](#) and [Wis. Admin. Code § SPS 33.01](#), the comprehensive general liability policy must include coverage for bodily injury liability, property damage, and personal injury. If an agency permits anyone associated with it to carry a firearm in the course of duty, it must also have coverage for injury or damage resulting from the use of firearms.

IMPORTANT: Insurance liability policies must be obtained from an insurer authorized by the Office of the Commissioner of Insurance (OCI) to do surety business in Wisconsin. Please view OCI's website at <https://sbs.naic.org/solar-external-lookup/> to verify that the insurer affording coverage is an authorized provider in Wisconsin. Surplus line insurers are not authorized to do surety business in Wisconsin. The Department may only accept insurance from surplus line insurers if the policy has a "cut-through endorsement" to an authorized insurance company.

AGENCY INFORMATION:

Name of Private Detective Agency

Date

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Private Detective/Security Agency's Wisconsin License #

Insurance Policy #

THE INSURANCE AGENT MUST ANSWER THE QUESTIONS BELOW and return this form with the certificate of liability insurance as well as cut-through endorsement, if applicable. Do not send these forms separately to DSPS, as they will not be accepted.

1.	Certificate of Insurance - The attached Certificate of Liability Insurance meets the requirements stated above.	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Private Detectives - The attached policy covers the Private Detective Agency and all licensed Private Detectives employed by the agency.	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	Private Security Personnel - The attached policy covers the Private Detective Agency and all licensed Private Security Persons employed by the agency.	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	Firearms - The attached policy includes coverage for injury or damage resulting from the use of firearms.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Signature of Authorized Insurance Company Representative (**Print and Sign Form**)

Date

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Name of Insurance Agency

Daytime Telephone Number

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E-mail Address of Insurance Agency