

Accidents happen, and when they do, Summit's got you covered.

At Summit Off Duty Services, we're all about making it easy to outsource off-duty officer support, while protecting your bottom line. We don't want insurance to stand in the way of businesses and officers connecting to create safer spaces.

We offer the following coverage options to benefit all parties.



GENERAL LIABILITY COVERS:

- 1 The business owner and assets** in the event of legal action against the business or its employees, including off-duty officers.
- 2 Medical costs** in the event someone is injured in an accident.

SUMMIT'S GL POLICIES ARE:

↖ ↗ **Broad.** Some off-duty management providers carry "security-based" policies. That means coverage is limited to when an officer is acting in a security-only capacity, like as a visual deterrent. Once an officer exercises their license to enforce the law, responsibility shifts to the law enforcement agency. Summit's blanket coverage extends to third parties, like LEAs.



Generous. There are tiers of coverage from basic to special. Summit offers a special policy with the most comprehensive possible coverage. Both the agency and the business will be indemnified from responsibility.

WE ALSO OFFER:

Occupational Accident Insurance

Occupational accident insurance provides benefits to officers injured or killed in a job-related accident. It covers medical expenses and pays death and dismemberment benefits. Officers have the option to pay 99 cents per hour for occupational accident insurance when they work a job for Summit.

Workers' Compensation

Off-duty comprises a significant portion of an officer's overall income. Agencies want to know their officers are covered in the event of an incident while working off duty. That's why we offer workers' comp to officers working through Summit.