

From: Nyberg Wade
Sent: Friday, December 09, 2011 10:53 AM
To: Paul Maggie
Subject:

Just an FYI, as I heard it mentioned a couple times that no one else in South Dakota licenses security guards. I just did a quick search of a few larger cities, and found 4 others, all of which have an insurance requirement.

Aberdeen does, and this is their insurance requirement

Sec. 17-38. - Merchant security agent liability insurance.

Any person holding a merchant security license shall furnish general liability insurance upon each merchant security agent and a certificate of insurance in the sum of \$250,000.00 per person and \$250,000.00 per occurrence to be in full force and effect during the term of the license. However, if no weapon is carried by a merchant security agent, general liability insurance in the amount of \$100,000.00 per person and \$300,000.00 per occurrence shall be carried upon such agent by each person holding a merchant security license.

(Code 1980, § 16-50)

Sec. 17-39. - Private security agent liability insurance.

Each holder of a private security license or his employer shall furnish general liability insurance and a certificate of insurance in the sum of \$250,000.00 per person and \$500,000.00 per occurrence to be in full force and effect during the term of the license. However, if no weapon is carried by the holder of a private security license, general liability insurance and a certificate of insurance in the amount of \$100,000.00 per person and \$300,000.00 per occurrence shall be furnished by such licensee or his employer during the term of the license.

(Code 1980, § 16-51)

Watertown does, and they have an insurance requirement.

12.1010: INSURANCE REQUIRED.

Each licensee shall provide proof of liability insurance in the sum of at least \$500,000 or show proof that he works for a company which carries liability insurance in that amount. Proof of such insurance shall be filed with the City Finance Officer of the City of Watertown. The said insurance is for the protection of the public and the license of any individual shall be immediately revoked upon revocation of such certificate of insurance. (E-446--1)

Pierre does, and their insurance requirement is

Section 10-15-104. Liability insurance required.


Any person, firm partnership or corporation holding a Merchant Security license shall furnish general liability insurance upon the licensee and upon each and every employee thereof and a certificate of such insurance in the sum of \$100,000.00 per person and \$300,000.00 per occurrence to be in full force and effect during the term of the license.

Belle Fourche also does, and their insurance requirement is as follows

5.28.030 - Liability insurance.

A. Private Security Agent Insurance. Each holder of a private security license or his employer shall furnish general liability insurance and a certificate of insurance in the sum of one hundred thousand dollars (\$100,000.00) per person and three hundred thousand dollars (\$300,000.00) per occurrence to be in full force and effect during the term of the license. However, if no weapon is carried by the holder of a private security license, general liability insurance and a certificate of insurance in the amount of fifty thousand dollars (\$50,000.00) per person and one hundred thousand dollars (\$100,000.00) per occurrence shall be furnished by such licensee or his employer during the term of the license.

B. Merchant Security Agent Insurance. Any person, firm, partnership or corporation holding a merchant security license shall furnish general liability insurance upon each merchant security agent and a certificate insurance in the sum of one hundred thousand dollars (\$100,000.00) per person and three hundred thousand dollars (\$300,000.00) per occurrence to be in full force and effect during the term of the license. However, if no weapon is carried by a merchant security agent, general liability insurance in an amount of fifty thousand dollars (\$50,000.00) per person and one hundred thousand dollars (\$100,000.00) per occurrence shall be carried upon such agent by each person, firm, partnership or corporation holding a merchant security license.



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