TRU TechnicalRisk[®] UNDERWRITERS

MINIMUM PERFORMANCE REQUIREMENTS

FOR SURVEILLANCE SYSTEMS



Site security is a critical component to ensuring the site is protected during non-working hours. Having a TRU-Approved Electronic Surveillance System may be required to obtain a TRU policy.

- The surveillance company must own and operate a monitoring center that is UL-certified and located in the United States or Canada; TMA (aka CSAA) Membership and Five Diamond certification preferred.
- The surveillance system must cover 100% of the site perimeter in low light conditions using IR illumination or thermal imaging cameras.
- The system shall detect and discriminate, in real-time, the intrusion of persons or vehicles along the site perimeter using automatic visual content analytic capabilities and zone calibration functionality to reduce false alerts. That event will be sent to the monitoring station to verify the intrusion and prompt an immediate response.
- The surveillance system must have the following deterrent features (to the extent permissible by local ordinance): (a) live audible voice-over capabilities to "talk down" an intruder at any point along the site perimeter; (b) strobe, or lighting feature, as visual indication to the intruder that the system has detected them.
- The surveillance system must have a battery backup capable of running the entire system for 4 hours in the event of AC power loss. All batteries (primary or backup) shall be monitored for battery health so that if battery power is down to 2 hours of battery life, the monitoring center will prompt an alert in order to dispatch site personnel to energize the system.

- The surveillance system's backup power source shall be tamper-proof. Additionally, sudden and unexpected losses of backup power shall prompt a response similar to an intrusion into the site.
- System monitoring (response enabling) must be 'armed' during all non-working construction hours. Additionally, the system must have a failsafe method to 'arm' itself based on a pre-determined time schedule.
- The surveillance system must have 24/7 real-time detection of events relating to a loss of AC power, battery health, cellular/wire connectivity, device tampering, and video camera connectivity and focus. The monitoring center must also monitor the system for these issues as well.
- TRU shall have the ability to visit the vendor's monitoring center and have access to their cameras. This access shall be used strictly for the purposes of auditing the vendor to ensure the system is operational and in compliance to the aforementioned security standards.
- The surveillance company shall perform a daily audit on all cameras to ensure they are functional and that their views have not been altered or are being obscured. Discovery of any such issues shall be resolved within 48 hours.

For additional information on minimum performance requirements for surveillance systems contact:

Brandon Cruz, Security Analyst brandon.cruz@truins.com 512.532.5548

Technical Risk Underwriters is a series of RSG Underwriting Managers, LLC. RSG Underwriting Managers, LLC is a Delaware series limited liability company and a subsidiary of Ryan Specialty Group, LLC, specializing in underwriting management and other services for insurance products distributed through agents and brokers. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Insurance Services, LLC License # 0E50879 ©2021 Ryan Specialty Group, LLC