

Before you hire a security trainer: insurance checklist

For buyers of use of force, defensive tactics and de-escalation training. Tick a box only when you have seen proof in writing. A blank box is a question, not proof of wrongdoing.

Companion to the column "Insured Use of Force Training? What Security Buyers in Canada and the United States Should Ask" by Walter Chan, Certified Protection Professional and Canadian Risk Management designation holder.

PART 1 · BEFORE SIGNING

STEP 1

The certificate

- ☐ I have a current certificate of insurance, dated within the last 30 days, and I know it does not by itself create coverage.
- ☐ The "named insured" matches the trainer's exact legal business name.
- ☐ The policy dates cover the training dates.
- ☐ The insurer and the broker or agent are named, with contact details.

STEP 2

The coverage types

- ☐ General liability, for injuries or damage during training.
- ☐ Professional liability (errors and omissions), for claims that the training was wrong.
- ☐ Assault and battery coverage, for claims about force or restraint.
- ☐ I know whether professional liability is claims-made or occurrence-based.

STEP 3

The limits and exclusions

- ☐ I know the limit per claim and the total limit per year.
- ☐ Assault and battery is covered at the full limit, not a small cap.
- ☐ Injuries to course participants are not excluded.
- ☐ Professional services are not excluded from the policy that covers training.
- ☐ I know how the policy treats intentional or criminal acts.

STEP 4

Protection for my organization

- ☐ We are added as an "additional insured" by written endorsement, and I have a copy.
- ☐ We get at least 30 days' notice before cancellation.
- ☐ Coverage stays in force, or an extended reporting period ("tail") is bought, for claims after training ends.

STEP 5

Our contract

- ☐ The contract requires the insurance above for the whole contract term.
- ☐ It includes a promise to protect and repay us for losses caused by the trainer, reviewed by our lawyer.
- ☐ It lets us ask for proof of insurance at any time.
- ☐ It requires a new certificate at every renewal, and notice of any change within 30 days.

Where to verify

Check	Canadian readers	American readers
Is the broker or agent licensed?	Ontario: Registered Insurance Brokers of Ontario broker search . Other provinces: your provincial insurance regulator.	National Association of Insurance Commissioners agent search , or your state insurance department.
Is the policy real and current?	Call the broker named on the certificate, with the trainer's written permission.	Call the agent or broker named on the certificate, with the trainer's written permission.
Is there a legal minimum?	Licensed security businesses in Ontario: at least \$2,000,000 general liability (Ontario Regulation 462/07). Ontario says existing requirements remain in force.	Varies by state. Examples: California patrol operators, \$1,000,000 per occurrence (California Bureau of Security and Investigative Services); Indiana security guard agencies, \$100,000 (Indiana Professional Licensing Agency).
Do training schools have their own rules?	Ask your provincial security licensing office.	Some states do. Example: Virginia certified security training schools must file proof of liability insurance (Code of Virginia, section 9.1-144).
Who reviews the contract?	A lawyer licensed in your province.	A lawyer licensed in your state.

Benchmark: the Canadian Red Cross gives its training partners a sample of \$2,000,000 in general liability and \$2,000,000 in errors and omissions, and asks to be named as an additional insured ([Canadian Red Cross, 2025](#)).

Red flags: pause and ask more questions

- ☐ The trainer says "fully insured" but will not share a certificate.
- ☐ The named insured is a different business, or a person instead of the company.
- ☐ The broker or agent cannot be found on the licensing register.
- ☐ The certificate is old, or the policy ends before the training does.
- ☐ Assault and battery is excluded or capped at a small amount.
- ☐ The trainer refuses, without a clear reason, to add you as an additional insured.

A red flag is a reason to ask, not a verdict. Many have simple, honest answers.

Checking is not a one-time event

A certificate that was true on signing day can be wrong by year two. Use this schedule for the whole life of the contract.

At every policy renewal (at least yearly, before expiry)	☐ New certificate received before the old one expired. ☐ Same coverages, limits and additional insured endorsement carried over, and we are listed as certificate holder so we are told of changes. ☐ Broker licence re-checked on the register (Ontario licences renew October 1).
Within 30 days of any change	☐ Trainer's legal name, owner, insurer or broker changed: re-verified. ☐ New content, such as batons or edged weapons, confirmed as covered. ☐ New instructors, subcontractors or locations confirmed as covered.
Right after any incident or complaint	☐ Reported to the trainer, our insurer and our broker. ☐ Records, reports and video preserved.
Throughout the contract	☐ Staff attendance, results and refresher dates recorded (who, when, by whom, which course version). ☐ How training is applied on the job is supervised, and gaps are acted on. ☐ Course is not changed or taught by our staff without the trainer's written agreement. ☐ Our own workplace violence policy reviewed at least once a year (Ontario requirement for employers). ☐ Yearly review meeting held with the trainer.
At contract renewal	☐ Full Part 1 check repeated. No rollover on an old certificate.
After the contract ends	☐ Proof received that claims-made coverage continues, or that an extended reporting period was bought. ☐ Certificates, contracts and training records kept for as long as a claim could be made, as advised by our lawyer.

How long to keep records: in Ontario, the basic limitation period is two years from discovery and the ultimate period is 15 years, with some exceptions ([Limitations Act, 2002](#)). American limits vary by state. Ask your lawyer.

Notes

Trainer name:

Date checked:

Checked by:

Follow-up needed:

This checklist is general education, not legal or insurance advice. The author is not a licensed insurance broker, adjuster or lawyer. Confirm details with a licensed broker and a lawyer in your province or state. Sources accessed October 6, 2026.