



Private Investigator Organized as Limited Liability Company

The Private Investigator Act requires a private investigator (PI) company organized as a limited liability company (LLC) to obtain a general liability insurance policy with a minimum general aggregate liability limit of one million dollars (\$1,000,000) for initial licensure, and to have the required insurance in effect at the time of license renewal and for the continued maintenance of the license.

[2020 Private Investigator Licensee: Insurance Claim Data Reporting form](#)

To demonstrate compliance with the insurance requirement, a Certificate of Liability Insurance is to be provided to the Bureau:

- At the time of initial licensure;
- When the policy expires and is renewed;
- When a policy expires and a new policy is secured; or
- Upon the Bureau's request.

The Certificate of Liability should be submitted to the Bureau by the insurer or the insurer's agent or broker electronically to PrivateInvestigators@dca.ca.gov or by mail to P.O. Box 989002, West Sacramento, CA 95798.

The Certificate of Liability Insurance must satisfy **ALL** the following requirements pursuant to [Business and Professions Code Section 7520.3](#):

1. Specify the PI company name (name should align with name associated with BSIS license).
2. Specify the PI license number. (NOTE: Given that a PI applicant does not yet have a license number, this information is not required with the Certificate submitted at the time of application.)
3. Specify the insurance policy number, and start and end dates of the policy period;
4. Reflect that the policy covers a minimum general aggregate limit as follows:
 - (a) For an LLC with five or fewer persons named as members, the aggregate limit shall not be less than one million dollars (\$1,000,000).
 - (b) For an LLC with more than five members, an additional one hundred thousand dollars (\$100,000) of insurance shall be obtained for each person named as members of the licensee except that the maximum amount of insurance is not required to exceed five million dollars (\$5,000,000) in any one designated period.
5. Indicate "Bureau of Security and Investigative Services, P.O. Box 989002, West Sacramento, CA 95798" in the Certificate Holder section for the purposes of the Bureau being notified of a change in policy status.

IMPORTANT NOTICE:

Effective July 1, 2018, a PI licensee organized as an LLC must report to the Bureau each time a claim is submitted to the insurer on and each time the insurer pays a claim from the liability insurance policy it maintains pursuant to Business and Professions Code Section 7520.3. By law, the Bureau must post the paid and pending claim data with the PI LLC's license information on the Department of Consumer Affairs BreZE License Verification webpage.

The Bureau developed a form that may be used to report the required claim data. [Click here to view the Private Investigator Licensee Insurance Claim Data Reporting Form.](#) Questions regarding the liability insurance requirements for private investigator licenses may be submitted to the Bureau by email at PrivateInvestigators@dca.ca.gov or call 800-952-5210 or 916-322-4000. Due to high call volumes, the Bureau suggests contact by email.

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