

PUBLIC ENTITIES UMBRELLA

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Cities, Towns, and Villages with Populations Under 100,000
- Counties with Populations Under 250,000
- Special Purpose Districts: Water, Sewer, Park, Tax, and Fire

PRODUCTS

• Umbrella

LIMITS

• Up to \$50MM

SPECIAL FEATURES

AVAILABLE "FOLLOW FORM" COVERAGES

- Employee Benefit Liability
- Employers Liability
- Employment Practices Liability
- EMT Liability
- Fire Department Liability
- Fire Department Errors & Omissions Liability

CARRIER

• A.M. Best "A" Rated Carriers/Admitted Paper

REQUIRED UNDERLYING RATING

• A-/VI

TERRITORY

• All 50 states

- Hired & Non-Owned Automobile Liability
- Law Enforcement Liability
- Public Officials Errors & Omissions Liability
- Automobile Liability
- General Liability

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.

Terry Phelan | tphelan@mguins.com | 440.333.6300