

COVERAGE ADVANTAGES

Glatfelter Public Practice, The Public Entity Insurance Specialist, is the premier provider of **water entities, municipalities and miscellaneous public entities** programs. Our specially designed programs provide brokers and agents with a broad array of coverage advantages and enhancements. To learn more, contact a Glatfelter Public Practice representative at **888-855-4782** or visit www.GlatfelterPublicPractice.com.

TARGET PROGRAM COVERAGE ADVANTAGES

Water Entities include irrigation, conservation districts and private & non-profit utilities.

Municipalities include cities, towns, townships, boroughs, villages and public entities with populations up to 75,000.

Miscellaneous Public Entities include development, redevelopment, improvement, reimpovement, investment, reinvestment, finance, parking authorities, and more ...

POLICY SUMMARY: PROPERTY



- Proprietary Form
 - Coverage A - Real Property (Expanded Definition)
 - Replacement Cost
 - No Coinsurance
 - Total Blanket Limit
 - Coverage B - Personal Property
 - Replacement Cost
 - No Coinsurance
 - Total Blanket Limit
 - Coverage C - Loss of Income
 - \$250,000 Included (Higher Limits Available)
 - Extended to apply to Utility Service Interruption
 - Coverage D - Extra Expense
 - \$250,000 Included (Higher Limits Available)
 - Extended to apply to Utility Service Interruption
 - Automatic Inflation Adjustment (Limited to Coverage A & B)
 - Coverage Extensions
 - \$50,000 Accounts Receivable to \$1,000,000 Available
 - \$25,000 Arson, Theft or Vandalism Information Reward
 - Building Ordinance (Included for Replacement Cost)
 - Commandeered Property (Replacement Cost plus Loss of Use)
 - 25% Debris Removal, plus additional \$100,000
 - Equipment Breakdown
 - Loss of Income (Per Coverage C)
 - Extra Expense (Per Coverage D)
 - Service Interruption (Included in Loss of Income &/or Extra Expense)
 - \$100,000 Expediting Expense
 - \$100,000 Hazardous Substances
 - \$100,000 Spoilage
 - \$500,000 Data Restoration
 - \$50,000 Fine Arts to \$100,000 Available
 - \$25,000 Fire Department Charges (No Deductible)
 - Fire Extinguishing Equipment Recharge Costs
- (Necessary & Reasonable; No Deductible Applies)
- Golf Course Extension (Golf Course Property; No Coinsurance)
 - \$25,000 Limited Fungus, Wet Rot, Dry Rot & Bacteria
 - \$25,000 Lock Replacement (No Deductible)
 - \$25,000 Markers, Tombstones & Headstones
 - \$1,000,000 Buildings & \$500,000 Contents for Newly Acquired & Under Construction Property
 - \$50,000 Outdoor Property
 - \$5,000 Personal Effects
 - \$25,000 Pollutant Cleanup & Removal (Covered Cause of Loss)
 - \$100,000 Pollutant Cleanup & Removal (Specified Cause of Loss)
 - \$25,000 Real or Personal Property in Transit or Off Premises (1,000 with Higher Deductible)
 - \$500,000 Software (Higher Limits Available)
 - \$50,000 Spoilage due to Off Premises Electrical Service Interruption
 - \$10,000 Trees, Shrubs, Plants & Lawns (\$1,000 Maximum any One Item; Limited Perils)
 - Underground Piping on or within 100 Feet of Insured Premises (1,000 ft with Higher Deductible)
 - \$50,000 Valuable Papers & Records
 - \$5,000 Water Contamination Notification Expense Coverage (No Deductible)
- Available Coverages
 - Earthquake
 - Low & Moderate Mercalli Zones
 - \$5,000,000 Limit
 - Flood
 - Excluding A & V (i.e., Designated Flood Zones)
 - \$5,000,000 Limit
- Low Deductibles
- Not Assessable

POLICY SUMMARY: INLAND MARINE



- Proprietary Form
- Coverage A - Blanket Tools & Equipment
 - Definition includes Construction Equipment
 - Pays Up to Blanket Limit with maximum of \$10,000 for any Single Item
 - Replacement Cost
 - Minimum Deductible is \$250
- Coverage B - Scheduled Equipment
 - Replacement Cost or Actual Cash Value
 - Pays Up to the Limit Shown in the Schedule
 - Minimum Deductible is \$250
- Coverage C - Blanket Emergency Services Equipment
 - Audio Equipment, Cameras, Communication Equipment, Portable Testing Equipment, Video Equipment or Similar Items
 - Guaranteed Replacement Cost
 - Pays Up to the Limit Shown in the Schedule
 - Minimum Deductible is \$250
- Coverage Extensions
 - \$15,000 - Debris Removal Expenses
 - Emergency Services & Law Enforcement Personal Effects (Actual Replacement Cost)
 - \$5,000 Employee Owned Tools & Equipment
 - \$10,000 Non-Owned Tools & Equipment
 - \$10,000 Non-Owned Emergency Services Equipment
 - Newly Acquired Scheduled Equipment (30 Days)
 - \$100,000 Rented or Borrowed Equipment (Can Increase to \$500,000)
 - Watercraft & Personal Watercraft (to \$25,000 Per Occurrence)
 - Flood & Earthquake
- Deductible Options Available
- Not Assessable

POLICY SUMMARY: CRIME



- ISO Based Forms
 - Governmental Entity
 - Commercial & Nonprofit
- Limits from \$10,000 to \$2,000,000
- Included Coverages
 - Employee Theft (Per Loss Coverage; Government Entity Only)
 - Employee Theft (Per Employee Coverage; Government Entity Only)
 - Forgery or Alteration
 - Inside the Premises (Theft of Money & Securities)
 - Inside the Premises (Robbery or Safe Burglary)
 - Outside the Premises
 - Computer Fraud
 - Funds Transfer Fraud
 - Money Orders & Counterfeit Paper Currency
 - Faithful Performance of Duty (Government Entity Only)
- Low Deductibles
- Not Auditable
- Not Assessable

POLICY SUMMARY: AUTOMOBILE



- ISO Based Forms
- Any Auto or Scheduled Vehicles/Liability (Including Temporary Substitute Vehicle)
- Agreed Value (ESO Vehicles Excluding Police)
- Freezing Coverage on Emergency Vehicles
- Towing (Expanded Coverage up to 200 Miles)
- Glass Breakage (Expanded Comprehensive Coverage for Full Breakage Without a Deductible for All Vehicles that carry Comprehensive)
- Volunteers & Employees as Insureds (Excess Coverage for Volunteers & Employees while using a Covered Auto Not Owned, Hired or Borrowed)
- Physical Damage to Personal Autos (Broad Definition)
- Additional Expenses You Incur at Our Request (Increased Daily Expense Reimbursement Limit to \$300 / Day)
- Accidental Airbag Discharge Coverage
- Bodily Injury to Fellow Volunteers or Employees
- (Coverage should they Accidentally Injure a Co-worker, or Co-volunteer or Co-employee while using a Covered Vehicle; Select States)
- Scheduled Vehicles/Physical Damage
- Single Physical Damage Deductible applies if Multiple Vehicles are Damaged during an Emergency Event
- Single Deductible applies to Loss if we provide Multiple Property Coverages (Organization Portable Equipment, Inland Marine, Property)
- \$1,000,000 Bodily Injury & Property Damage CSL
- \$1,000,000 Hired & Non-Owned Automobile
- Based on Statutory Requirements Uninsured/Underinsured Motorists
- \$5,000 Medical Payments or Personal Injury Protection
- ACV Comprehensive/Collision
- \$50,000 for Hired Car Physical Damage
- Custom Vehicle Extension (Repair or Replacement Cost)
- Not Assessable

TO LEARN MORE ABOUT OUR COVERAGE ADVANTAGES

POLICY SUMMARY: GENERAL LIABILITY



- Proprietary Form
- Occurrence
- \$1,000,000 Per Occurrence
- \$3,000,000 Annual Aggregate
- \$3,000,000 Products Completed Operations Aggregate
- \$1,000,000 Fire Damage Legal Liability (Broaden Definition)
- \$10,000 Medical Expense
- Broad Definition of Bodily Injury
- Coverage Extensions
 - Aircraft, Auto or Watercraft (Not Owned or Rented; Parked on Adjacent Premises)
 - Asbestos (Exception for Asbestos Exclusion for Emergency Services Activity or Training Operations)
 - Coverage Territory (Expanded to include Personal & Advertising Injury Offenses that take place via the Internet)
 - Dam & Levee Liability (Existence Hazard); Failure & Collapse Available Subject to Underwriting
 - Damage to Property (ISO Exception if Premises are “Your Work” but Never Occupied, etc.)
 - Damage to Property Exclusion (Exception for Personal Property of Anyone Receiving Service from the Insured During Emergency Services Activity)
 - No Failure to Supply Water Exclusion
 - No Fungi or Bacteria Exclusion for Potable Water
 - No Lead Exclusion for Potable Water
- Law Enforcement Liability (Available for Municipalities with a Police Force)
 - Line of Duty Accidental Death Benefit Available
- Range of Deductibles Available
- Professional Healthcare Coverage (Applies to Medical Incidents Arising out of Emergency Services)
- Water & Wastewater Professional Activity
- Pollution Liability Exceptions
 - Application of Pesticides or Herbicides
 - Chemicals You Use in Your Water or Wastewater Treatment
 - Escape of Mobile Equipment Fuels & Lubricants
 - Hostile Fire (Includes BI Arising out of Smoke, etc., from Building Heating Equipment)
 - Natural Gas or Propane Gas Used in Your Treatment Process
 - Potable Water Which You Supply to Others
 - Sewer Back-up & Line Break
 - Urgent Response for the Protection of Property, Human Life, etc., Conducted Away from Premises Owned/Rented
- Watercraft Liability Non-Owned (100 HP or Less)
- First Dollar Coverage
- Defense Outside the Limit
- Broad Definition of the Insured (to include Medical Directors, Mutual Aid Agreements, Good Samaritans, Owners of Commandeered Equipment & Blanket Additional Insureds)
- No Punitive or Exemplary Damages Exclusion
- Coverage for Newly Acquired or Formed Organizations
- Terrorism Liability
- Not Auditable
- Not Assessable

POLICY SUMMARY: PUBLIC OFFICIALS AND MANAGEMENT LIABILITY



- Proprietary Form
- Wrongful Acts (i.e., Management Liability/Public Officials Liability)
- Employment Related Practices
- Employee Benefit Liability
- Occurrence & Claims Made Options
- No & Low Deductible Options
- \$1,000,000 Per Act
- \$3,000,000 Annual Aggregate
- \$5,000 Defense Expense for Injunctive Relief
- Broad Definition of Insured
- Special Coverages (No Sub-Limits)
 - Prior Acts (Available via Claims Made Option)
 - Back Pay for Wrongful Termination
- No Punitive or Exemplary Damages Exclusion
- Coverage for Newly Acquired or Formed Organizations
- Defense Outside the Limit
- Not Auditable
- Not Assessable

POLICY SUMMARY: CYBER LIABILITY AND PRIVACY CRISIS MANAGEMENT EXPENSE



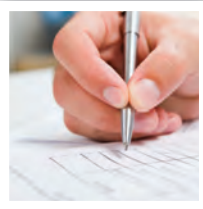
- First Party \$50,000 (Higher Limits Available up to \$250,000 Occurrence/Aggregate; No Deductible)
- Third Party \$1,000,000 Occurrence / \$3,000,000 Aggregate

POLICY SUMMARY: "FOLLOWING FORM" EXCESS LIABILITY



- Proprietary Form
- Extends over Occurrence & Claims Made Coverages
- Limits Up to \$10,000,000 Per Occurrence/Annual Aggregate
- Defense Outside the Limit
- Underlying Coverages
 - Automobile Liability
 - Employers' Liability (Subject to Acceptable Carrier & Limits)
 - General Liability – Including:
 - Dam & Levee Liability (Existence Hazard); Failure & Collapse Available Subject to Underwriting
 - Law Enforcement Liability
 - Professional Health Care Liability
 - Public Officials & Management Liability including Wrongful Acts (Management Liability/Public Officials Liability & Employment Practices Liability)
 - Cyber Liability
 - Water & Wastewater Professional Activity
- Special Remarks
 - Failure to Supply Endorsement (Not subject to ISO sudden and accidental limitation)
 - Following Form Pollution
 - Following Form Sewer Back-up & Line Break
 - Subject to Policy Exclusions
- No Deductible or SIR
- Not Auditable
- Not Assessable

CLAIMS ADMINISTRATION



- Claims administered exclusively by Glatfelter Claims Management, Inc.
- Licensed Claims Technicians familiar with issues unique to Water, Sewer, Irrigation & Conservation Districts as well as Municipalities
- 24-Hour Emergency Claims Service
- Successful partnership with Brokers, Underwriters & Marketing Directors
- Philosophy of Ownership, Accountability & Engagement
- Service commitment underscored by high retention ratio

RISK CONTROL



- In House Risk Analysis & Improvement Recommendations
- Consulting Services
- Technical Reference Bulletins & Resources
- Broker Training via Niche Education

***Program underwritten by an A+ rated, admitted carrier.**

Disclaimer: This flyer is only a brief illustration of our program and may contain unintentional inaccuracies, outdated material or coverages not included in our quotations. You must refer to the actual insurance policy for a description of coverages, exclusions and conditions. Specimen policies are available for your review and analysis. Coverage may not be filed and/or available in all states.

THE PUBLIC ENTITY INSURANCE SPECIALIST

Glatfelter
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