

MUNICIPAL ADVANTAGESM PUBLIC ENTITY LIABILITY

Municipal AdvantageSM Public Entity Liability Policy offers public officials liability and employment practices liability product for a wide array of public entities and their officials, employees, commissions and boards.

Westchester delivers a product that meets the unique needs of public entities, while offering specialists in underwriting, claim management, loss control, risk and safety engineering. Backed by Westchester's financial stability, we provide the most up-to-date coverage available in the small business marketplace.

Target Risks	<p>With few restrictions, Westchester offers protection for Public Entities with annual revenues less than \$15 million including, but not limited to:</p> <p>Municipalities</p> <ul style="list-style-type: none">• Counties• Cities• Towns• Villages• Boroughs• Townships <p>Special Districts</p> <ul style="list-style-type: none">• Housing• Utilities• Water• Airport• Mass Transit• Port Authorities• Finance Authorities <p>Groups, including pools</p>
Industry Leading Features	<ul style="list-style-type: none">• Separate claims expense limit equal to aggregate limit• Definition of "Insured Persons" includes officials, employees, commissions, boards and volunteers. ODL coverage for 501 (c)3 and tax-exempt entities.• Full severability of application for insured persons• Definition of "Damages" includes favorable venue punitive and exemplary damages• Third-party EPL coverage – employment discrimination and sexual harassment• Crisis management coverage – including incapacity/death and indictment of Insured; funding cancellation, bankruptcy, employment event and other material events.

Additional Facts	<ul style="list-style-type: none"> • Up to \$5 million in Limits • No Minimum Premium • Injunctive/non-monetary relief exclusion – \$100,000 claims expense sub limit • No anti-trust exclusion • Monoline Law Enforcement and Fire Fighting Authorities are restricted • A++ (Superior) rating by A.M. Best and AA- (Very Strong) by Standard & Poor's
Submissions	ACEpro@chubb.com

CONTACT US

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