



# MUNICIPAL ENTITIES CHECKLIST

If you cannot check every item on this list, contact us today to learn how Glatfelter Public Practice may meet your needs at 888-855-4782 or visit [www.GlatfelterPublicPractice.com](http://www.GlatfelterPublicPractice.com).

Ours    Theirs



Is your Real and Personal Property (BPP) on a Total Blanket limit?



Does your Property form provide coverage for direct physical loss or damage to commandeered real and personal as well as watercraft?



Does your Inland Marine form provide Guaranteed Replacement Cost coverage for Emergency Services and Law Enforcement Equipment?



Do you have Boiler and Machinery coverage?



Are your General Liability (Bodily Injury and Property Damage) limits at \$1,000,000 per Occurrence/\$3,000,000 Aggregate?



Do you have Pollution Liability coverage under your General Liability policy for chemical application in your water/wastewater systems (if applicable)?



Is Professional Healthcare Liability coverage available under your General Liability policy for damages arising out of providing or failing to provide professional healthcare services?



Do you have Failure to Supply Water and Sewage Back-up Liability coverage under your General Liability policy without deductibles and sub-limits (if applicable)?



Is your Law Enforcement Liability coverage integrated with your General Liability coverages to prevent potential coverage disputes?



Is your Law Enforcement Liability coverage available with no out of pocket deductible?



Do you have separate limits and separate coverage for General Liability, Public Officials, and Management Liability?



Do you have Wrongful Acts (board policy decisions), Employment Practices (hiring, firing, promotion issues, pay issues, discrimination, harassment) and Employee Benefits (Errors and Omissions affecting employee benefit plans) Liability coverage under a single integrated Public Officials and Management Liability policy?



Do you have Defense Expense coverage outside the policy limits?



Is Excess Liability provided with underlying continuity?

\*180 day reporting period required

THE PUBLIC ENTITY INSURANCE SPECIALIST

**GLATFELTER  
PUBLIC  
PRACTICE**<sup>SM</sup>  
A Division of Glatfelter Insurance Group

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