



WATER & SEWER 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.

Ours Theirs



Does your property coverage provide Replacement Cost (RC) without a coinsurance penalty?



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



Is your underground piping at a scheduled location covered?



Does your insurer offer First Party Pollution Remediation Expenses in the amount of \$25,000 (Covered Cause of Loss) and \$100,000 (Specified Cause of Loss)?*



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 for chemical application in your water/wastewater system?



Do you have Failure To Supply Water Liability without sub-limits?



Is Sewer Back Up Liability currently provided without sub-limits?



Do you have Water and Wastewater Errors and Omissions?



Do you have Boiler and Machinery coverage?



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



Do you have Defense Expenses outside policy limits?



Do you have Wrongful Acts (Board Policy Decisions), Employment Practices (hiring, firing, promotion issues, pay issues, discrimination, harassment) and Employee Benefits (Errors or Omissions affecting employee benefit plans) under a single integrated Management Liability policy?



Is Excess provided with underlying continuity?

*180 day reporting period required

THE PUBLIC ENTITY INSURANCE SPECIALIST

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