

COVERAGE CHECKLIST: **WATER ENTITIES**

Ours Theirs

✓		Do you have Cyber Liability and Privacy Crisis Management Expense with \$0 deductible?
✓		Do you have separate limits for business income and extra expense, or are limits shared with other coverages?
✓		Do you use a claims operation that has an extensive public entity specialization with more than 100 associates in multiple offices across the country?
✓		Do your policyholder services include an underwriting staff of 35 people, electronic policy delivery, 24/7 on-line accessibility and pre-filled renewal questionnaires?
✓		Do your risk control services include more than 60 technical guidance documents specifically focused on water-related risk management issues, online training videos and DVDs?
✓		Does your property coverage provide a combined blanket limit of real and personal property with Replacement Cost (RC) without a coinsurance penalty?
✓		Does your Property coverage provide up to total blanket limits for back-up of sewer and drain without a sublimit?
✓		Is your underground piping at a scheduled location covered in the blanket limits without a sublimit?
✓		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?
✓		Do you have a Water and Wastewater Professional Activities Endorsement?
✓		Do you have separate limits and separate coverage for General Liability and Management Liability?
✓		Do you have Defense Expenses outside policy limits?

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PUBLIC ENTITIES

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