

Glatfelter Public Entities offers one of the largest insurance programs in the United States designed specifically to meet the needs of water-related entities that treat, store or distribute water. Backed by the financial strength of an admitted A.M. Best "A" (Excellent) XV rated carrier, this program provides a broad array of coverage advantages. Our extensive knowledge and experience within this class of business provides us with the ability to manage the underwriting, products and program, loss control, claims and actuarial services internally.

## WHAT IS OFFERED

Glatfelter's coverage is among the broadest available for water entities and includes:

- Property
- General Liability
  - + No exclusion for Failure to Supply Water
  - + BI & PD for Sewage Back-up (no sub-limit)
  - + Broad exception to pollution solution
- Auto
- · Equipment Breakdown
- Crime
- · Inland Marine
- Public Officials & Management Liability including:
  - + Employment Practices
- · Excess Liability
- Workers' Compensation
- Occupational Accident & Business Travel (available)

## **VALUE BEYOND THE POLICY**

We do more than just insurance. Our client risk solutions offer education and risk management resources that help water entities prepare for the unexpected.

- Risk Management: From educational materials to in-person consultations, find tips and tools to help keep your organization safe
- VFIS University: Manage training programs efficiently with our easy-to-use e-learning platform
- Background Checks: Clients have access to discounted background checks offered by IntelliCorp

## **ELIGIBLE WATER ENTITIES**

- Mutual water companies
- · Water districts
- Irrigation entities
- Sewer/wastewater
- Conservation districts
- Public, private and non-profit utilities
- · Other water-related entities

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