

## About OneBeacon Government Risks

OneBeacon Government Risks provides solutions for municipalities and counties, special districts including water, sanitation and fire, non-rail transit authorities and other publicly funded agencies, primarily on an admitted basis. Products include property, casualty and professional liability composed of law enforcement, public officials and employment practices liability offered on a fully insured, deductible, self-insured retention or assumed reinsurance basis. Solutions are delivered by a dedicated team with deep industry knowledge serving underwriting, business development, risk control and claims needs.

### About OneBeacon Insurance Group

OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident; commercial surety; crop; design professionals; entertainment; environmental; excess property; financial services; healthcare; management liability; ocean and inland marine; programs; public entities; technology; and tuition refund. For further information about our products and services visit: [onebeacon.com](http://onebeacon.com).

*OneBeacon Government Risks is a member of OneBeacon Insurance Group, Ltd. Please refer to the actual policies for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states. Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York or OBI National Insurance Company.*



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## Capabilities Profile

OneBeacon  
GOVERNMENT RISKS

From the people who live or work in your community, to the businesses and infrastructure that provide needed services, OneBeacon Government Risks understands your community is unique. As local government specialists with a deep understanding of property and casualty insurance solutions, we know how to properly protect your assets. Our team of insurance specialists consistently delivers customized protection and services to safeguard your community and all of its unique needs.

### Our target classes include

- Cities and towns
- Counties
- Non-rail transit
- Public water districts
- Sanitation districts
- Fire districts
- Emergency response
- Other publicly funded districts

OneBeacon Government Risks has a singular focus: protecting public entities through property, casualty, professional insurance and risk management solutions. Our deep familiarity with this sector means we understand your exposures and provide tailored coverages to mitigate your risks and liability.



## Coverages

### General Liability

- Bodily injury and property damage
- Personal and advertising injury
- Healthcare and social services liability
- Failure to supply (optional coverage)
- Sexual abuse (optional coverage)

### Public Officials Liability

- Wrongful acts
- Employee benefits administration
- Third-party harassment
- Claims-made or occurrence options

### Employment Practices Liability

- EEOC
- Back wages
- Employee harassment

### Law Enforcement Liability

- Law enforcement wrongful acts
- Coverage for prosecuting activities, sanctioned off-duty activities and third-party harassment

### Automobile

- Liability
- Physical damage
- Tailored coverage extensions including:
  - Commandeered vehicles
  - Customized vehicles
  - Reasonable force exception

### Property

- Building and business personal property
- Business income
- Crime
- Cyber vandalism
- Equipment breakdown
- Comprehensive additional coverages including inland marine options

### Excess Liability

- Available for all casualty lines

## Risk Management

At OneBeacon Government Risks, we want communities to put safety first. We have the expertise and resources to show you how. Our risk management specialists focus on best practices to safeguard your community through a personalized approach to the following services:

- Collaborative exposure analysis and specific problem identification
- Regional seminars and education
- Claims analysis to help manage your loss trends
- Public entity risk management online training center

Our risk management team is available to consult with you on enhancing your existing risk management training program, or starting one from scratch.

## Claims Services

No matter how much you prepare, claims will happen. And when they do, you need an accessible partner who understands the unique claims needs and defenses available to your community and how to quickly resolve losses. OBGR's dedicated team of claims professionals are exclusively focused on the public sector and committed to building a proactive partnership to swiftly and consistently resolve your claims. Our ability to draw upon and apply this experience is the basis for providing superior customer service in response to your sophisticated needs.

Our claims services include:

- 24/7 claim reporting options
- Initial claimant/injured party contact within 24 hours
- Timely and thorough claim investigations
- A dedicated claims team with deep industry experience working exclusively on public entity claims