



INSURANCE PRODUCT
SOLUTIONS FOR
MUNICIPALITIES

ABOUT BALL INSURANCE SERVICES

*PROVIDING MARKETING AND FIELD UNDERWRITING
SUPPORT TO LOCAL INSURANCE AGENTS
THROUGHOUT NEBRASKA FOR THE PURPOSE OF
PARTNERING TO PROPERLY INSURE MUNICIPALITIES*

- PROVIDING INSURANCE SERVICES TO THE MUNICIPAL MARKETPLACE SINCE 1988
- FAMILY OWNED AND OPERATED
- ONLY NEBRASKAN AGENCY SOLELY DEDICATED TO PUBLIC ENTITIES, SUCH AS COUNTIES, SPECIAL DISTRICTS OTHER PUBLICLY FUNDED AGENCIES.
- CURRENTLY SERVICING OVER 250 NEBRASKA PUBLIC ENTITIES AND 300 FIRE/EMS DISTRICTS IN WITH BETTER THAN 95% RETENTION RATE



NEBRASKA PUBLIC ENTITY MARKETPLACE



- NEBRASKA PUBLIC ENTITIES HAVE MANY OPTIONS
- SEVERAL STANDARD COMMERCIAL INSURANCE OPTIONS AND THE LARM POOL
- COMMERCIAL INSURERS COMPETING FOR BUSINESS VARY FROM SMALL TO LARGE INSURANCE COMPANIES, NATIONAL AND REGIONAL
- PRODUCTS AND SERVICES VARY BETWEEN COMPANIES
- IT IS OFTEN ASSUMED THAT THE “CORE” COVERAGES ARE ABOUT THE SAME
- TYPICALLY IT IS ASSERTED THAT MAINSTREAM INSURANCE CARRIERS ARE PROVIDING “SPECIALIST” UNDERWRITERS AND SERVICE PROVIDERS

ONE BEACON GOVERNMENT RISK IS THE ONLY INSURANCE COMPANY THAT IS EXCLUSIVELY IN BUSINESS FOR THE EXPRESS PURPOSE OF INSURING GOVERNMENT RISK.

BREAKDOWN OF COVERAGES

*PICTURE A MUNICIPAL INSURANCE PACKAGE LIKE A BUCKET
HOLDING ALL THE SPECIFIC COVERAGES OUR ENTITY REQUIRES
YOUR POLICY WOULD INCLUDE
SOME OR ALL OF THE COVERAGES LISTED BELOW.*

**GENERAL
LIABILITY**

PROPERTY

**WORKERS
COMPENSATION**

FLOOD

AUTO

EARTHQUAKE

**PORTABLE & MOBILE
EQUIPMENT**





GENERAL LIABILITY

- BODILY INJURY & PROPERTY DAMAGE
- PERSONAL & ADVERTISING INJURY
- HEALTHCARE & SOCIAL SERVICES LIABILITY
- EMPLOYEE BENEFITS LIABILITY

UNIQUE LIABILITY COVERAGES DESIGNED FOR MUNICIPALITIES

- LAW ENFORCEMENT LIABILITY
 - EXCESSIVE USE OF FORCE
 - FALSE ARREST
 - WRONGFUL ACTS
- PUBLIC OFFICIALS LIABILITY
 - EMINENT DOMAIN
 - BUILDING PERMIT DENIAL
 - CONTEST PLANNING/ZONING ORDINANCE
- EMPLOYMENT PRACTICES LIABILITY
 - DISCRIMINATION
 - WRONGFUL TERMINATION
 - HARASSMENT
- FAILURE TO SUPPLY (OPTIONAL COVERAGE)
- SEXUAL ABUSE (OPTIONAL COVERAGE)
- EXCESS LIABILITY (EXTENDED LIMITS)



PROPERTY PROTECTING YOUR STUFF

REAL & PERSONAL PROPERTY

- BUILDING OCCUPIED BY THE INSURED
- NEWLY ACQUIRED OR CONSTRUCTED BUILDINGS
- EMPLOYEES' PERSONAL PROPERTY
- OFF-PREMISES PROPERTY
- BUSINESS INTERRUPTION
- EXTRA EXPENSE
- VALUABLE PAPERS
- ORDINANCE OR LAW
- BOILER AND MACHINERY

PORTABLE & MOBILE EQUIPMENT

- STREET & ROAD EQUIPMENT
- POLICE DEPT. EQUIPMENT
- FIRE DEPT. EQUIPMENT
- PROPERTY OF OTHERS
- NON OWNED NON LEASED



PROPERTY PROTECTING YOUR STUFF

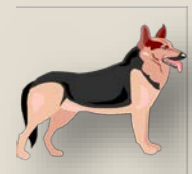
AUTOMOBILE

- PHYSICAL DAMAGE TAILORED COVERAGE EXTENSIONS INCLUDING:
 - COMMANDEERED VEHICLES
 - CUSTOMIZED VEHICLES



ADDITIONAL PROPERTY COVERAGES

- CYBER VANDALISM
- CRIME
- FORGERY & ALTERATION
- MONEY & SECURITIES ON & OFF PREMISES
- MONEY ORDERS & COUNTERFEIT PAPER CURRENCY ERISA
- REWARDS/ CONTRACT PENALTIES
- BACKUP OF SEWERS & DRAINS
- LOCK REPLACEMENT
- EXPEDITING EXPENSE
- SOFT COSTS
- TEMPORARY RELOCATION OF PROPERTY



GENERAL LIABILITY

General

This policy is comprised of multiple insuring agreements designed to pay all sums the government entity is legally obligated to pay as damages because of:

- bodily injury or property damage
- personal injury and advertising injury
- injury arising out of a health care and social services wrongful act

Additionally, if elected, an additional insuring agreement to pay medical expenses for bodily injury is also available.



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GOVERNMENT RISKS

Broad "Who is an Insured" provision:

- the government entity
- operating authorities, boards, commissions, districts or any other governmental units provided they are operated, controlled and funded by the named insured
- trusts and trustees
- current or previously elected or appointed officials of the named insured
- current or previously elected or appointed officials of operating authorities, boards, commissions, districts or any other governmental units
- employees , volunteer workers
- partnership or joint ventures
- limited liability companies

GENERAL LIABILITY

FEATURES & BENEFITS

Expected or Intended Injury or Damage

if resulting from the use of reasonable force to protect persons or property

Pollution Liability coverage for:

- water treatment
- propane gas used in certain operations
- pesticide and herbicide application
- emergency response services and training
- hostile fire, heat, fumes or smoke



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Watercraft liability for:

- non-owned watercraft exposure (no size limitation)
- personal watercraft and owned watercraft with 100 horsepower or less
- Broad form contractual for covered contracts
- Host liquor liability
- Products and completed operations
- Premises Damage legal liability
- Broadened definition of bodily injury and property damage
- Defense costs in addition to policy limits and outside deductible application
- Unless specifically excluded, sewer back-up coverage arising from a negligent act, provided to policy limits

PUBLIC OFFICIALS E&O

FEATURES & BENEFITS

Insuring agreements, each with dedicated limits, include:

- A – Liability for Wrongful Acts
- B – Liability for Employment Practices Offenses
- C – Liability for Employee Benefit Administration Offenses

Coverage A Extensions

- Employee to third party harassment coverage
- Privacy regulation violations
- Network security violations

Coverage B Extensions

- EEOC Defense
- Third party to employee harassment

Other

- Broad “Who is an Insured” provision
- Reimbursement up to \$1,000 per day for loss of earnings to assist in trial and investigation of claims
- Defense cost in addition to policy limits and inside deductible
- Pay on behalf of and duty to defend basis
- Punitive damages covered, if allowed by law
- No exclusions for architects, attorneys or engineers



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PROPERTY ENHANCEMENTS

Bucket Limit \$500,000 per occurrence

Includes Outdoor Property – Trees, Shrubs & Plants, fences, radio/TV antennas & satellite dishes

Personal Effects of Officers,

Partners & Employees

Tenants Improvements or Betterments

Cyber Vandalism

Crime \$25,000 Bucket Limit

Employee Dishonesty

Forgery & Alteration

Money & Securities On & Off Premises

Money Orders & Counterfeit Paper Currency ERISA

\$25,000 per occurrence

Building

Ordinance or Law –\$500,000

Fungus, Wet Rot, Dry Rot,

Bacteria (Mold) \$15,000

Newly Acquired Buildings

\$2,000,000 – 180 Days

Pollutant Cleanup

& Removal \$100,000

Debris Removal \$250,000



Additional Coverages

Rewards/ Contract Penalties \$50,000

Backup of Sewers

& Drains Policy Limit

Lock Replacement \$10,000

Expediting Expense \$50,000

Soft Costs \$25,000

Temporary Relocation of Property

\$100,000 – 90 Days

AUTO LIABILITY

General

Broad "Who is an Insured" provision: Government entity, Elected or appointed officials, Employees, Volunteers workers, Persons or organizations with whom there is a written agreement, Any permitted user, Owner of commandeered auto

Notice of occurrence provision: for officers, legal department or designated employee in event of accident, claim, suit or loss



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Liability

- Broadened bodily injury provision that includes mental anguish
- Commandeered Autos – automatically included
- Expected or intentional bodily injury and property damage caused by a covered auto and the use of reasonable force in order to protect people or property
- Fellow Employee Exclusion automatically deleted
- Supplementary Payments Broadened – Cost of bail bonds is \$3,500; expenses incurred is \$500 per day

AUTO PHYSICAL DAMAGE

Physical Damage

- Airbag Discharge – resetting or replacement of an airbag that accidentally discharges, if physical damage is purchased
- Auto Theft Reward – \$2,000 limit
- Customized Vehicles – additional repair or replacement cost for customized auto elements such as emergency lights, light bars and sirens, paint and decals, permanently installed radios and computer equipment
- Electronic Equipment Coverage for installed audio, visual, communications or radar equipment



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- Extra Expense Coverage broadened coverage for return of a stolen vehicle
- Freezing Coverage for Emergency Vehicles
- Glass repair – Waiver of Deductible for glass that is repaired instead of replaced
- Hired Auto Physical Damage Coverage – up to \$50,000 limit
- Hired Auto – Worldwide Coverage Territory
- Lease Gap Coverage – pays for the difference between the actual cash value of a covered auto at the time of loss and the remaining balance of a lease, provided conditions met
- Physical Damage – Transportation Expenses Coverage – broadened to provide \$75 per day with maximum of \$1,800
- Towing – Covered Autos – \$100 limit

EXCESS LIABILITY

The Excess is designed to provide excess limits above primary coverage for all scheduled underlying coverages:

- general liability
- public officials errors and omissions (including employment practices liability and employee benefits administration)
- law enforcement liability
- automobile liability

The excess limits “drop down” in the event that underlying limits are impaired or exhausted.

No deductible applies.



This agreement is provided on a “following-form” basis designed to follow all of the provisions of the underlying coverages with the following general exceptions:

- Pollution
- Failure to Supply
- Sexual Abuse
- Uninsured/Underinsured Motorist

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LAW ENFORCEMENT

This insurance agreement is designed to pay all sums the insured becomes legally obligated to pay as damages caused by law enforcement wrongful acts that arise in the course of official law enforcement operations.

Such acts can include:

- general liability
- False arrest, detention or imprisonment
- Violation of civil rights
- Improper service of process
- Improper conduct of jail operations
- Actions involved in support of mutual aid agreements

Defense costs in addition to policy limits and inside deductible

- Pay on behalf and duty to defend basis
- Punitive damages covered, if allowed by law
- Canine or equine exposure coverage available
- Reimbursement up to \$1,000 per day for loss of earnings to assist in trial and investigation of claims



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GOVERNMENT RISKS

LAW ENFORCEMENT

FEATURES & BENEFITS

Broad "Who is an Insured"

Pollution

- Automatic coverage for property in the care, custody and control
- Broad definition of law enforcement wrongful act
- Limited Criminal Acts Exclusion
- Employee to third party harassment coverage

- Sanctioned off-duty coverage
- Coverage for prosecuting attorneys and staff
- Judicial operations coverage
- Coverage for bodily injury, property damage, personal injury mental anguish, emotional distress or humiliation
- Non-owned Watercraft
- Owned Watercraft



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GOVERNMENT RISKS

About OBGR

A.M. Best: "A"

Extensive Risk
Management Services

Consistently deliver
superior claims service.

- **OneBeacon Government Risks** has a singular focus: protecting fire departments and
- emergency responders through property, casualty, professional insurance and risk
- management solutions. Their deep familiarity with this sector means they understand
- your exposures and provide tailored coverages to mitigate your risks and liability.
- They have the expertise and resources to show how to keep emergency
- responders safe.
- Their partnership with LocalGovU offers many online training courses
- to assist in your risk management efforts:
 - Fireground operations
 - EMS vehicle check
 - Fire attack basics
 - Fire control
 - Automated external defibrillators
- Full list of courses available through Ball Insurance Services.

