



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. We conduct free risk control seminars for your staff on such topics as law enforcement liability, sexual harassment and other training programs designed for your specific risk control needs.

We are Experts in Public Entity Risk Management

OneBeacon Government Risks' skilled team of public sector risk management specialists is dedicated to partnering with you to manage risks specific to your community. Our team has deep expertise — averaging more than 20 years of experience serving public entities — and we are well equipped to deliver high-quality solutions.

Our risk management specialists hold a diverse background in law including an adjunct criminal justice professor and police academy instructor; employment liability, litigation, fire risk, property and fleet safety and hold many designations including:

- Certified safety professional (CSP)
- Law enforcement officer (LEO)
- Masters of public administration (MPA)
- Recognized risk engineer (RRE) by Underwriters Laboratory (UL)



Coverage	Premier
Building	
Ordinance or Law – Coverages A, B & C combined	\$500,000 (Combined A, B, C)
Fungus, Wet Rot, Dry Rot, Bacteria (Mold)	\$15,000 aggregate
Newly Acquired Buildings	\$2,000,000 – 180 Days
Pollutant Cleanup & Removal	\$100,000
Debris Removal	\$250,000
Building coverage includes: Foundations & Retaining Walls, Signs & Outdoor Property, Glass (Internal & External), Underground Pipes, Flues & Drains	
Business Personal Property	
Newly Acquired Business Personal Property	\$1,000,000 – 180 Days
Business Personal Property at Other Locations	\$50,000
Business Personal Property coverage includes: <ul style="list-style-type: none"> • Accounts Receivable • Patterns, Dies & Mold • Electronic Hardware & Media • Personal Effects • Fine Arts • Personal Property of Others • Improvements & Betterments • Scientific & Professional Equipment • Installation Tools & Equipment • Valuable Information Property 	
Bucket Limit	\$500,000 per occurrence
Accounts Receivable	Included
Consequential Loss or Damage to Stock	Included
PP – Sold by you, Conditional Sale	Included
Fine Arts Coverage	Included; however a \$10,000-per-limit item applies
Outdoor Property – Trees, Shrubs & Plants	Included
Personal Effects of Officers, Partners & Employees	Included
Outdoor Property - Other (includes fences, radio/TV antennas & satellite dishes)	Included
Valuable Information Property	Included
Tenants Improvements or Betterments	Included
Electronic Equipment & Hardware – PD	Included
Fire Protection Equipment Recharge Costs	Included
Fire Department Service Charge	Included
Business Income	
Extended Period of Indemnity	90 Days
Off-Premises Power or Communications Failure	\$25,000
Business Income from Dependent Properties	\$100,00
Extra Expense	\$100,000
Newly Acquired Property – Business Income	\$250,000 – 180 Days
Cyber Vandalism	
Electronic Data – Cyber Risk/Vandalism	PD: \$10,000 aggregate TE: \$10,000 aggregate
Electronic Data – Denial of Service	\$10,000 aggregate

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Transit	
Property in Transit	\$50,000
Free On-Board Extension	Included in Transit Limit
Equipment Breakdown	Follows Policy Limits
Expediting Expenses	\$100,000
Hazardous Substance	\$100,000
Perishable Goods	\$100,000
CFC Refrigerants	\$100,000
Crime	\$25,000 Bucket Limit
Employee Dishonesty	Included
Forgery & Alteration	Included
Money & Securities On- & Off-Premises	Included
Money Orders & Counterfeit Paper Currency	Included
ERISA	\$25,000 per occurrence
Additional Coverages	
Rewards	\$50,000
Contract Penalties	\$50,000
Backup of Sewers & Drains (Excluding Flood)	Policy Limit
Lock Replacement	\$10,000
Expediting Expense	\$50,000
Soft Costs	\$25,000
Temporary Relocation of Property	\$100,000 – 90 Days
Available Valuation Options include: Actual Cash Value, Functional Replacement Cost, Agreed Amount, Replacement Cost, Coinsurance, Stated Value	



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.

FEATURES & BENEFITS

- ***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
- ***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
- ***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***

Features&Benefits_GeneralLiability_0715

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This agreement is designed to pay all sums the insured is legally required to pay as damages caused by an accident as a result of the ownership, maintenance or use of a covered auto.

FEATURES & BENEFITS

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

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

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
- **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

Features&Benefits_AutoLiabilityPhysicalDamage_0715

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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:

- 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

FEATURES & BENEFITS

- **Broad "Who is an Insured" provision:**
 - Government entity
 - Current or previously elected or appointed officials
 - As designated in mutual aid agreements
 - Employees
 - Volunteer workers
 - Owners of commandeered equipment
- **Automatic coverage for property in the care, custody and control** of insured subject to a \$25,000 limit
- **Broad definition of law enforcement wrongful act:** Any actual or alleged act, error, misstatement, misleading statement, omission, neglect or breach of duty by an insured arising from a law enforcement activity
- **Limited Criminal Acts Exclusion** – requires a judgment or final adjudication
- **Employee to third party harassment coverage**
- **Sanctioned off-duty coverage**
- **Coverage for prosecuting attorneys and staff**, other than public defenders or criminal defense attorneys
- **Judicial operations coverage** – includes premises of law enforcement operations
- **Coverage for bodily injury, property damage, personal injury mental anguish, emotional distress or humiliation**
- **Non-owned Watercraft**
- **Owned Watercraft** – 100 horsepower or less
- **Other:**
 - 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

Features&Benefits_LawEnforcement_0715

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This policy is comprised of multiple agreements designed to pay all sums the insured becomes legally obligated to pay as damages as a result of wrongful acts. Damages do not include bodily injury or property damage. Damages do not include personal injury and advertising injury, except when resulting from a covered employment practices offense.

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

FEATURES & BENEFITS

- **Coverage can be written on a claims-made or occurrence basis**
- **Broad "Who is an Insured" provision:**
 - Governmental entity
 - Current or previously elected or appointed officials
 - Any authorities, boards, commission, councils, districts or other governmental units of the named insured and their employees, if controlled, funded and operated as part of the total operating budget
 - Employees
 - Volunteer workers
 - Person or organization providing services under mutual aid or similar agreements
- **Reimbursement up to \$1,000 per day for loss of earnings to assist in trial and investigation of claims**
- **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 coverage
 - Front pay and back pay
- **Other**
 - 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

Features&Benefits_PublicOfficialsErrorsOmission_0715

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This agreement 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