



## Municipalities and counties

### PUBLIC SECTOR SERVICES

At Travelers, we understand the unique challenges public entities face every day. That's why we've developed products and services exclusively for your municipality or county. You need custom solutions designed to fit your specific needs – from understanding pursuit policies and skateboard parks, to city planning and street and road management. Our dedicated team can provide flexible, intelligent and competitive solutions that are aligned with your evolving insurance needs.

#### The Travelers advantage

**A market leader** – In addition to municipalities and counties, Travelers provides products and services for a range of local government entities, including public utilities, transits, other special-purpose districts and American Indian nations. We are a leading provider of property casualty insurance for public entities and have built our reputation on our unmatched expertise and commitment to public entities.

**Total account solution** – We provide one source for insurance and risk management solutions for municipalities and counties. Our products include:

- Auto liability and physical damage
- Crime
- Cyber liability
- Employment practices liability
- Equipment breakdown
- General liability
- Inland marine
- Large deductible and self-insured retention programs
- Law enforcement liability
- Property
- Public entity management liability
- Umbrella
- Workers compensation

**Travelers financial strength** – We consistently receive high ratings for financial strength and claims-paying ability from independent rating services, including A.M. Best, Moody's and Standard & Poor's. We'll be there when you need us most.

Our total account solution provides one-stop shopping, and minimizes coverage gaps in the unfortunate event of a claim.

## How do we stack up?

### Important coverage and service features and benefits

		Travelers	Other Carriers
<b>Coverages/underwriting to develop balanced insurance solutions, and create an effective plan for your unique insurance needs</b>	Dedicated underwriters who stay abreast of public affairs as well as evolving legal and social issues in your area.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Broad coverage forms tailored for the unique needs of municipalities and counties.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Separate and distinct primary limits for professional liability coverages, including cyber liability, employment practices liability, public entity management liability and law enforcement liability.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Immunity and statutory cap limit endorsements, which are designed to protect your public entity, and are written specifically for each state where they apply. The statutory cap endorsement is structured to amend policy limits to the cap amount, so the cap limit is not inadvertently waived.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Risk Control consultants with public entity expertise to help you strengthen your risk management programs and reduce loss potential</b>	Consultative services provided by dedicated Public Sector Risk Control consultants who understand the complex exposures and unique challenges public entities face.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Risk management webinars and courses available, which discuss current trends, best practices and strategies to help public entities effectively manage losses.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Extensive collection of online tools and resources to support public entities with the execution of their safety and risk management strategies.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Industry-specific newsletter – In the Public Interest – to provide timely information on current and emerging topics impacting public entities.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>A dedicated team of Public Sector Claim professionals with the experience, national insight and local expertise to deliver optimal claim outcomes</b>	Experienced claim professionals dedicated solely to handling public entity claims, and who understand state-specific issues, and have extensive knowledge of the immunities and special defenses afforded to public entities.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Claim offices, situated in cities around the country, provide quick service backed by knowledge of the local environment.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	24/7 claim reporting via the internet (travelers.com), email (first.report@travelers.com) or our toll-free phone number, giving you easy and convenient options to submit a claim.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	<b>TravComp</b> <sup>®</sup> – state-of-the-art workers compensation claims technology combined with co-located claims and medical professionals to facilitate the best possible claim outcome.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Bill plans</b>	Multiple direct bill and agency bill plans available to fit your entity's cash-flow needs.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

For more information, call your independent agent/broker or Public Sector Services territory manager at Travelers.



travelers.com

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