



# MUNICIPAL ENTITIES

Glatfelter Public Entities offers an insurance program designed specifically to meet the needs of municipal entities. 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 programs, loss control, claims and actuarial services internally.

## WHAT IS OFFERED

Glatfelter’s coverage is among the broadest available for public entities and includes:

- Property
- General Liability
  - + Broad exceptions to pollution exclusion
  - + Failure to Supply Water
  - + BI & PD for Sewage Back-up (no sub-limit)
- Auto – includes commandeered vehicles
- Equipment Breakdown
- Crime
- Inland Marine – Guaranteed Replacement Cost on Emergency Service Equipment
- Public Officials & Management Liability include:
  - + Employment Practices
  - + Employee Benefits
- Excess Liability
- Occupational Accident & Business Travel (available)

## VALUE BEYOND THE POLICY

We do more than just insurance. Our Client risk solutions and risk management resources help our clients prepare for the unexpected.

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

## ELIGIBLE ENTITIES

- Cities, towns, townships and villages with populations up to 30,000 and up to 40 armed, full-time (or equivalent) Law Enforcement Officers
- Miscellaneous public entities including but not limited to:
  - + Library boards
  - + Cemetery districts
  - + Parking authorities
  - + Park or recreation commissions
  - + Redevelopment agencies
  - + Improvement authorities

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**Glatfelter**<sup>®</sup>  
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