

# COVERAGE CHECKLIST: MUNICIPAL ENTITIES

Ours    Theirs

✓		Is your Real and Personal Property (RPP) on a Total Blanket limit?
✓		Does your Property form provide coverage for direct physical loss or damage to commandeered real and personal property as well as watercraft?
✓		Does your Inland Marine form provide Guaranteed Replacement Cost coverage for Emergency Services and Law Enforcement Equipment?
✓		Does your Crime form include coverage for Fraudulent Impersonation with available limits from \$10,000 to \$250,000?
✓		Do you have Equipment Breakdown coverage?
✓		Are your General Liability (Bodily Injury and Property Damage) limits at \$1,000,000 per Occurrence/\$3,000,000 Aggregate?
✓		Do you have Pollution Liability coverage under your General Liability policy for chemical application in your water/wastewater systems (if applicable)?
✓		Is Professional Healthcare Liability coverage available under your General Liability policy for damages arising out of providing or failing to provide professional healthcare services?
✓		Do you have Failure to Supply Water and Sewage Back-up Liability coverage under your General Liability policy without deductibles and sub-limits (if applicable)?
✓		Is your Law Enforcement Liability coverage integrated with your General Liability coverage with a separate limit to prevent potential coverage disputes?
✓		Is your Law Enforcement Liability coverage available with no out-of-pocket deductible?
✓		Do you have separate limits and separate coverage for General Liability, Public Officials and Management Liability?
✓		Do your Inland Marine and General Liability forms afford property and liability coverage for unmanned aircraft (drones)?
✓		Do you have Defense Expense coverage outside the policy limits?
✓		Do you have Cyber Liability, Privacy Crisis Management Expense and Cyber Extortion coverage?

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PUBLIC ENTITIES