Municipality / Public Entity Insurance

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



OVERVIEW

Public entities need liability for streets, police, officials and employees plus property for public buildings, and carriers rate it on population, budget, services and claim history.

WHAT'S COVERED

General liability
Injuries on public property, streets and parks.

Public officials
Wrongful acts by elected and appointed officials.

Law enforcement
Claims from police and public safety activities.

Auto
Municipal vehicles and equipment on the road.

Property
City hall, utilities and public buildings.

Good to know
Risk pools compete with commercial carriers for public entities, so we compare both when it helps.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Intentional civil rights violations
- × Inverse condemnation on many forms
- × Sewer backup without endorsement

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Population and annual budget
- Schedule of buildings and values
- Vehicle and equipment list
- Number of police and fire staff
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/municipality-public-entity/

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