

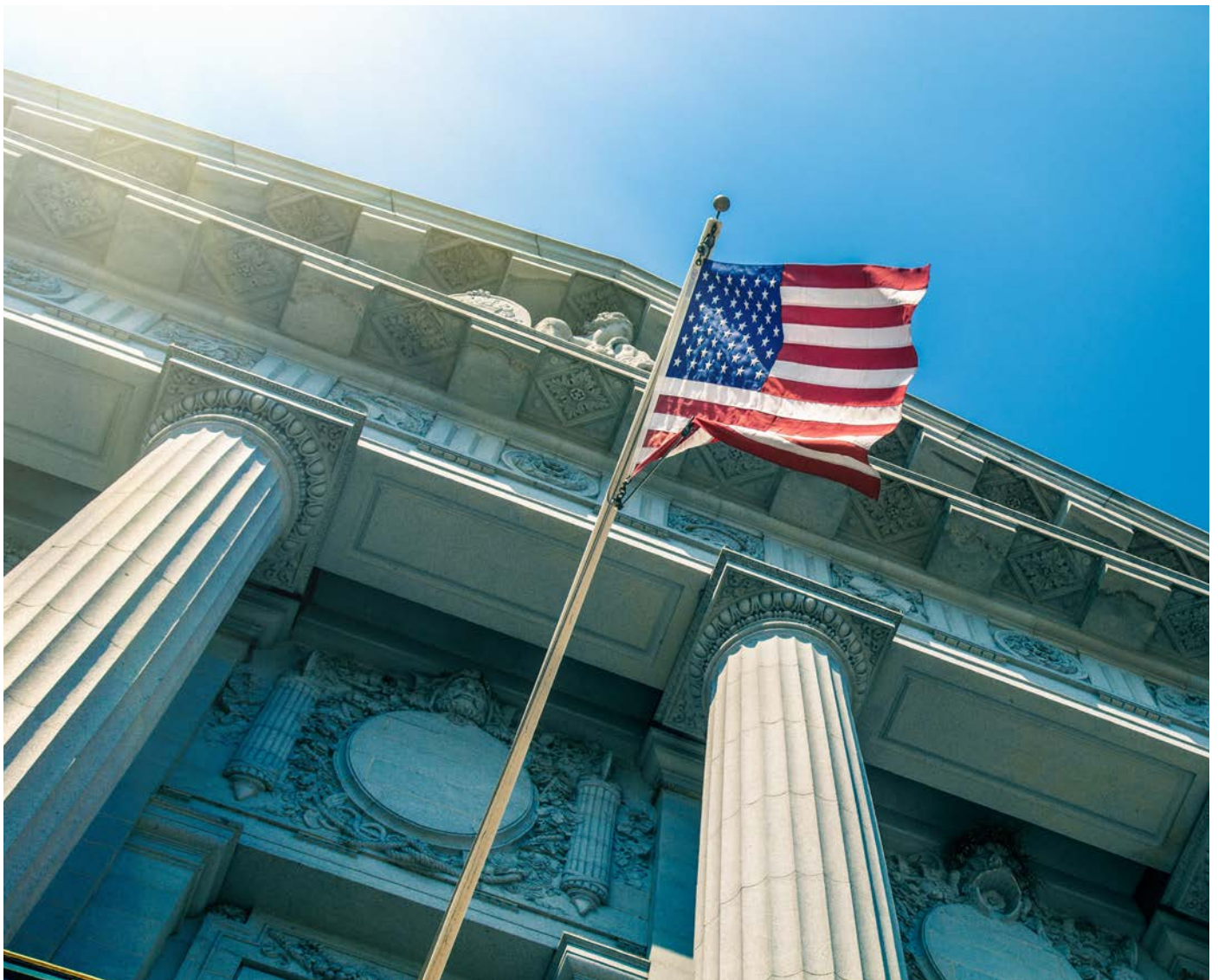


# TRIDENT

PUBLIC RISK SOLUTIONS  
MEMBER OF PARAGON INSURANCE HOLDINGS, LLC

# Retained Limits Group

INSURANCE AND REINSURANCE SOLUTIONS  
FOR GOVERNMENT ENTITIES





## WHY TRIDENT?

*In today's complex risk environment, public entities need a team of experienced and dedicated experts on their side. The team at Trident Public Risk Solutions is uniquely qualified to meet these challenges head on, with an average 20-plus years' experience in the public entity sector that's backed by the strength of our parent company, Argo Group. Using traditional and creative approaches, Trident's Retained Limits Group provides innovative solutions to larger public entities, joint powers authorities and other self-insured governmental risk pools.*

### PRODUCTS OFFERED

- General liability
- Public officials liability
- Law enforcement liability
- Educator's legal liability
- Employment practices liability
- Automobile liability and physical damage

### WHO TRIDENT INSURES

- Municipalities, towns and villages
- States
- Public and charter K-12 schools
- Public colleges and universities
- Special-purpose districts
- Water/sewer utilities
- Transit, including light rail districts
- Interlocal risk sharing pools and joint powers authorities

## WHAT SETS TRIDENT APART

- Coverage provided through the member insurers of Argo Group.
- Proven leader in the public sector insurance and risk management marketplace
- Partners with a distribution network of wholesale and retail brokers to deliver innovative solutions to complex risks
- Expert public entity underwriting, claims and risk control teams
- Proprietary policy forms designed for the unique and complex exposures of the public sector
- Significant capacity available
- Minimum retention requirement of \$100,000

## COVERAGE HIGHLIGHTS

### GENERAL LIABILITY

- Loss adjustment expense (LAE) options include: inside retention and outside limit; inside retention and inside limit; outside retention and outside limit (where available by state)
- Broad definition of named insured
- Commandeered mobile equipment covered for property damage occurring during emergency service actions
- Premises liability coverage provided for sanitary landfills when incidental to the entity
- Employers' liability coverage provided if arising out of the emergency actions of the insured's employed emergency personnel, including EMTs, PMDs and nurses
- Failure to supply coverage provided for sudden and accidental injury to property that results in failure to supply gas, oil, water, electricity or steam. Full coverage available for water operations for an additional premium.
- Liquor liability included for sponsored functions of up to five consecutive days (optional coverage available for extended special events)
- Incidental medical professional coverage for emergency services of EMTs/PMDs and employed public health nurses
- Limited pollution coverage

### LAW ENFORCEMENT, PUBLIC OFFICIALS', EDUCATORS' LEGAL & EMPLOYMENT PRACTICES LIABILITY

- Separate forms and limits available
- Broad definition of named insured
- Nonmonetary defense included for employment practices liability
- Law enforcement coverage includes liability under mutual aid agreements
- Non-employment related civil rights violations are included in the public officials' liability coverage
- Pollution for water operations available on the public officials' coverage by endorsement
- Employment practices coverage includes back wages
- Educators' legal liability coverage includes \$5,000 identity theft expense reimbursement for directors, superintendents or principals
- Educators' legal liability coverage includes up to \$25,000 for key individual replacement expenses to replace the director, superintendent, trustee or principal if the person holding the position suffers an injury causing death to that individual during the policy period





Contact Trident today for your public entity insurance solutions.

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