



MIDLANDS
Beyond Coverage™

PUBLIC ENTITY



PUBLIC ENTITIES FACE COMPLEX RISKS, exposures and employee benefit needs that are significantly different than those faced by private companies. Experts in government insurance, Midlands specializes in the ever-evolving public entity insurance sector. For innovative coverage solutions, industry-best risk management and claims services, tailored to meet each client's specific needs, Midlands is the clear choice.

For a quote...

publicentity@midman.com



Beyond
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For more info...

midlandsmgt.com

COVERAGES AVAILABLE

- Property
- General liability
- Crime and fidelity
- Employee benefits programs including workers' compensation
- Automobile
- Errors and omissions
- Law enforcement liability
- Employment practices liability
- Umbrella/excess liability
- Clash coverage standard
- Enhanced property and liability terrorism
- High excess of loss package options
- Follow form reinsurance that 'follows the fortunes' of the client's memorandum of coverage is available
- Risk retention options as low as \$25,000
- Quoting is available with or without workers' compensation coverage
- Coverage is available for Nursing Home Liability, EMTs and healthcare clinics
- Optional coverage for student practicum liability
- Full EPL including Sexual Harassment and Abuse coverage is available
- Basket aggregate loss fund that is applicable to all lines available
- Multiple lines clash coverage available

PROGRAM HIGHLIGHTS

- Indemnity forms for Public Entities, Schools, Religious Entities and Higher Education

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.