

TRIDENT WATER SOLUTIONS PROGRAM

INSURANCE SOLUTIONS FOR WATER AND WASTEWATER DISTRICTS



WHY TRIDENT WATER SOLUTIONS?

We address the unique needs of water and wastewater districts by providing exceptional customer service and expertise in public entity underwriting, claims and risk control. We use both traditional and creative approaches to offer the coverage and resources you expect from a company dedicated to protecting the interests of cities, towns, counties, public schools, community colleges and special districts. And we are backed by the strength of Argo Group.

PROGRAM INCLUDES

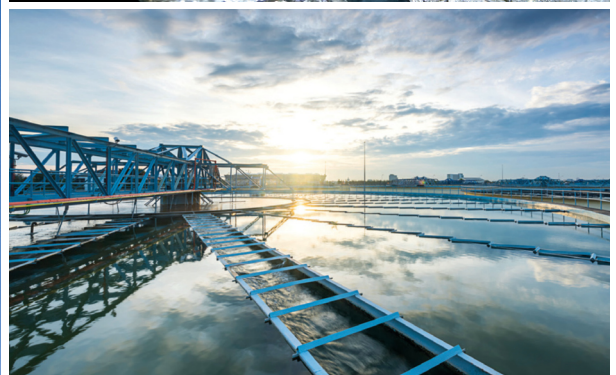
- Property/equipment breakdown/crime
- Cyber liability & data compromise
- General liability
- Public officials' liability
- Employment practices liability
- Automobile liability and physical damage
- Excess liability

WHO TRIDENT INSURES

- Municipalities
- Counties
- Public school districts
- Community colleges
- Fire districts
- Special taxing districts
- Public water/wastewater facilities

WHAT SETS TRIDENT APART

- Coverage provided through the member insurers of Argo Group, which are rated "A-" (Excellent) by A.M. Best
- Proven leader in the public sector insurance and risk management marketplace
- Partners with a distribution network of retail and wholesale 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



COVERAGE HIGHLIGHTS

PROPERTY

- Blanket limits available
- Supervisory Control and Data Acquisition (SCADA) systems upgrade coverage
- Equipment breakdown coverage available
 - Hazardous substances up to \$1 million
 - BIEE utility service interruption available
- Business income and extra expense coverage
- Other property coverage enhancements include:
 - Ordinance or law coverage
 - Outdoor property
 - Pollutant cleanup & removal
 - Trees, shrubs, plants & sod
 - Property in transit
 - Property off premises
 - Underground pipes

GENERAL LIABILITY

- Occurrence form
- Defense outside the limits
- Broadened definition of who is an insured
- Limits up to \$1 million each occurrence/ \$3 million aggregate
- Modified pollution coverage
- Failure to supply coverage not limited to sudden and accidental
- Water testing coverage available
- Sewer backup liability included
- Dam, levee and dike existence and downstream coverage (subject to underwriting)
- Medical payments available
- Drone coverage

CYBER COVERAGE 360

- Computer attack
 - Data restoration
 - System restoration
- Cyber extortion
 - Access to experts to investigate and negotiate cyber extortion threat
- Network security liability, including electronic media liability
 - Breach of third-party business data
 - Unintended propagation of malware
 - Unintended denial of service (DoS) attack
 - Allegation that electronic communications violated a person's right of privacy or resulted in defamation or copyright or trademark infringement.

DATA COMPROMISE 360

- Responds to breach, theft or unauthorized disclosure of personal information
 - PCI fines and penalties
 - Provides legal notification in compliance with state requirements
 - Defense and liability for actions brought for breach of personal information
 - IT forensic and public relations costs

AUTO LIABILITY

- Broadened definition of who is an insured
- Hired/non-owned vehicles
- No charge for new auto additions during policy period
- Common deductible provision
- Deductible reimbursement for employee or volunteer physical damage
- Additional insured as required by contract

PUBLIC OFFICIALS LIABILITY

- Broadened definition of who is an insured
- Claims-made
- Limits up to \$1 million per occurrence/ \$3 million aggregate
- Prior acts coverage available
- Non-monetary defense costs available

EMPLOYMENT PRACTICE LIABILITY

- Broadened definition of who is an insured
- Claims-made
- Limits up to \$1 million per occurrence/ \$3 million aggregate
- Pre-termination consultation coverage – up to \$5,000 for legal counsel
- Provides for EEOC defense costs
- Back wages coverage
- Non-monetary defense cost
- Defense costs do not reduce policy limits
- Prior acts coverage available

EXCESS LIABILITY

- Limits up to \$10 million available
- No deductible
- Failure to supply coverage not limited to sudden and accidental
- Sewer backup included
- Public officials liability included
- Employment practice liability included
- Limits apply in coverage towers

NOT ALL COVERAGES ARE AVAILABLE IN ALL STATES



Contact Trident today for your public entity insurance solutions:

Find us online: <https://www.paragoninsgroup.com/trident-public-risk/>

Follow Trident Public Risk Solutions on [LinkedIn](#).

Marc Glickman

Vice President - Underwriting

413-278-0794

mglickman@tridentpublicrisk.com



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