



TRIDENT

PUBLIC RISK SOLUTIONS

MEMBER OF PARAGON INSURANCE HOLDINGS, LLC

GUARANTEED- COST PROGRAM

INSURANCE, RISK CONTROL, & CLAIMS SOLUTIONS FOR GOVERNMENT ENTITIES



WHY TRIDENT GUARANTEED- COST PROGRAM

In today's complex risk environment, public entities need a team of experienced and dedicated experts on their side who can design a robust, multi-line solution for their insurance program. 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. Using traditional and creative approaches, Trident's Guaranteed-Cost Program offers innovative solutions with its suite of 360 public entity coverage enhancements.

PRODUCTS OFFERED

- Property, inland marine and crime
- Equipment breakdown
- General liability
- Cyber liability
- Data compromise
- Educators' legal liability
- Public officials' liability
- Law enforcement 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 AND ALLIED LINES

- Blanket/agreed amount
- Business income/extra expense
- Property 360 coverage enhancements
- Ordinance or law
- Water/wastewater – SCADA upgrades
- Water/wastewater – pen stock
- Replacement cost valuation
- Underground pipes (on premises)
- Extensions available for outdoor property, paved surfaces, athletic fields and service animals

INLAND MARINE

- Contractors equipment
- Emergency responder equipment
- Computer equipment
- Service animals
- UAV/drone equipment
- Replacement cost available

CRIME

- Employee theft
- Forgery/alteration
- Money and securities – in and out
- Faithful performance of duty
- Computer fund transfer fraud
- Fraudulent impersonation

GENERAL LIABILITY

- Broadened definition of insured
- EMT and paramedic professional liability
- Firefighters elective surgery
- School nurse professional liability
- Cemetery professional liability
- Host liquor liability
- Corporal punishment
- Athletic participants
- UAV/drone coverage
- School violent event response
- Watercraft liability
- Employee benefit liability
- Abuse and molestation coverage available
- Failure to supply utility services
- Sewer backup
- Non-audit provision

CYBER COVERAGE 360

- Computer attacks
- Data and system restoration
- Cyber extortion
- Access to eRiskHub®

DATA COMPROMISE 360

- Personal data breach
- Outside legal counsel
- Forensic IT review

- Public relations costs
- Credit monitoring and notification
- Reimbursement for fines and penalties

EDUCATORS' LEGAL LIABILITY

- Wrongful acts of school officials
- Broadened definition of insured
- Defense outside limits
- Non-monetary defense
- IDEA/IEP defense
- Failure-to-integrate defense

PUBLIC OFFICIALS' LIABILITY

- Broadened definition of insured
- Zoning issues
- License and permit issues
- Defense outside of limits
- Non-monetary defense

LAW ENFORCEMENT LIABILITY

- Broadened definition of insured
- Civil rights violations
- Canine/equine exposures
- False arrest
- Improper service
- Mutual aid agreements
- Detention facilities
- Line-of-duty death benefit
- Customizable drone coverage available
- Defense outside limits

AUTO LIABILITY AND PHYSICAL DAMAGE

- Broadened definition of insured
- Fellow employee coverage
- Hired/non-owned vehicles
- Emergency vehicles
- "Hot pursuit" coverage
- Replacement cost available on emergency vehicles
- Garagekeepers' liability coverage
- Auto loan/lease gap coverage
- Recertification expense
- Employee emergency response excess physical damage
- Fire department equipment freezing

EXCESS LIABILITY

- Following form coverage
- Separate towers of liability

EMPLOYMENT PRACTICES

- Coverage for wrongful employment acts
- Broadened definition of insured
- EEOC defense costs
- Back and future wage limits
- Non-monetary defense costs
- Defense costs do not reduce policy limits

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/>

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