



# TRIDENT

PUBLIC RISK SOLUTIONS  
MEMBER OF PARAGON INSURANCE HOLDINGS, LLC

## Guaranteed-Cost Program



Insurance,  
Risk Control,  
& Claims Solutions  
for Public Entities

# Why Trident

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 of 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 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 & Physical Damage
- Excess Liability
- Employment Practices Liability

## Who Trident Insures

- Municipalities
- Counties
- Public School Districts
- Community Colleges
- Fire Districts
- Special Taxing Districts
- Public Water/Wastewater Facilities

## What Sets Trident Apart

- Insurers are rated "A-" (Excellent) and better 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



## Property & Allied Lines

- Blanket/agreed amount
- Business income/extra expense
- Ordinance or law
- Multiple property coverage enhancements, including:
  - Water/wastewater - SCADA upgrades
  - Water/wastewater - penstock
  - Underground pipes
  - Extensions for outdoor property, paved surfaces, athletic fields, and service animals

## Inland Marine

- Contractors equipment
- Emergency response 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 fun 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
- Athletic participants
- UAV/drone coverage
- School violent event response
- Watercraft liability
- Employee benefit liability
- Abuse & molestation coverage available
- Failure to supply utility services
- Sewer backup
- Non-audit provision

## Cyber Coverage 360

- Computer attacks
- Data & system restoration
- Cyber extortion
- Access to eRiskHub

## Data Coverage 360

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

## 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 & Physical Damage

- Employees and Volunteers as Insureds
- Transportation Expense coverage (non-emergency)
- Hired/non-owned vehicles
- Reimbursement of Deductible for Employees and Volunteers
- Replacement cost available on emergency vehicles
- Garagekeepers' liability coverage
- Auto load/lease gap coverage
- Recertification expense
- Employee emergency response excess physical damage
- Fire department equipment freezing

## Employment Practices

- Coverage for wrongful employment acts
- Broadened definition of insured
- EEOC defense costs
- Back & future wage limits
- Non-monetary defense costs
- Defense outside of limits

## Excess Liability

- Followform coverage
- Separate towers of liability

**NOT ALL COVERAGES ARE AVAILABLE IN ALL STATES**

# Ready to Get Started?

- Completed Applications and relevant supplements
- 5-year currently valued loss runs
- Current property, auto, and inland marine schedules
- Current adopted budget for municipalities
- Current payroll less clerical for special districts

## Contact Us



Kimberly Roberts, AIC, AU  
Vice President, Underwriting



210-460-2692



[kimberly.roberts@tridentpublicrisk.com](mailto:kimberly.roberts@tridentpublicrisk.com)



Contact Trident today for your public entity insurance solutions!



Trident Website



Trident LinkedIn

The insurance policies, not this descriptive brochure, form the contract between the insured and the insurance company. The policies contain limits, exclusions, terms, and conditions not listed in this brochure. Not all coverages are available in all states. All coverages are subject to individual underwriting judgments and to state legal and regulatory requirements. This brochure is provided for informational purposes only and does not constitute legal advice. Policies for this program are issued by one or more insurance companies partnered with Paragon Insurance Holdings, LLC.

Trident is a registered service mark of Paragon Insurance Holdings, LLC.

