

Water Solutions Program



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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 Ascot Group.

Products Offered

- 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

- 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



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Contact Trident today for your public entity insurance solutions!



Trident Website



Trident LinkedIn

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