

Whether a
small special district
or a large group risk,
**Euclid Public Sector delivers
expert interactive ingenuity
without the big company gridlock.**

Euclid Public Sector is an underwriting company owned, operated, and underwritten by underwriters with underwriting as our sole focus. We offer a full suite of Property/Casualty and Professional Liability products in a package or monoline basis.

INSURANCE SOLUTIONS FOR

- ☑ Cities
- ☑ Counties
- ☑ Townships
- ☑ Boroughs
- ☑ Towns
- ☑ State Government
- ☑ Special Districts
- ☑ Transit Authorities
- ☑ Publicly Funded Agencies
- ☑ Public Officials Liability
- ☑ Property
- ☑ Scholastic Legal Liability
- ☑ Educational Institutions
- ☑ Equipment Breakdown
- ☑ Inland Marine
- ☑ Crime
- ☑ General Liability
- ☑ Auto Liability/Auto Physical Damage
- ☑ Employment Practices Liability
- ☑ Law Enforcement Liability
- ☑ 911/Emergency Dispatchers Liability
- ☑ Firefighters
- ☑ Sexual Abuse Liability
- ☑ Excess/Umbrella

We underwrite on an admitted and non-admitted basis under authority from Hudson Insurance Group, whose companies are rated A (Excellent) by A. M. Best, Financial Size Category XV.

Kathy Garcia

AVP Primary Practice Leader


 kgarcia@euclidps.com

 630-238-2737

Bill Rini

AVP


 kgarcia@euclidps.com

 630-200-3606

Katie Illian

AVP

 Killian@euclidps.com

 630-940-6148

Tom Barney

AVP

 tbarney@euclidps.com

 630-238-2710

Wade Heiskel

AVP

 WHeiskell@euclidps.com

 847-627-6139

PROGRAM FEATURES

- ✔ Property, Casualty and Professional Liability available on a package basis. All products available on a stand-alone basis except for Excess/Umbrella and EPL
- ✔ Defense in addition to the limits of liability
- ✔ Umbrella Limits up to \$5MM excess of Primary
- ✔ Separate Professional Limits up to \$6MM
- ✔ Limits of Liability apply per line of business
- ✔ Composite Rated Auto Coverage
- ✔ Choice of Qualified Defense Counsel
- ✔ Duty to Defend
- ✔ Soft Hammer Clause
- ✔ Line of Duty Death Available
- ✔ Public Crisis Event

COVERAGE HIGHLIGHTS

PROPERTY & GENERAL LIABILITY

- ISO based Property and GL coverage forms with enhanced coverages designed specifically for the public sector
- Increased limits available on all property and liability enhancements
- Sexual abuse available up to \$1,000,000
- Boiler & Machinery/Equipment Breakdown

PROFESSIONAL

- Punitive damages are not excluded (except where required by law)
- Claims – Made coverage. Law Enforcement – Occurrence
- Consent to Settle
- Law Enforcement – Civil rights, personal injury, moonlighting, mutual aid contracts, sexual abuse liability
- Law Enforcement – Line of duty death coverage (where available)
- Public Officials – Land use planning and zoning
- EPL – Back Wages, Mental anguish, Non-monetary damages up to policy limits, Third Party, FLSA Compliance, Immigration Reform & Control Act compliance
- Firefighters and Emergency Dispatchers available on a stand-alone basis
- Scholastic Legal – failure to educate, discrimination, negligent instruction, inadequate or negligent academic guidance or counseling