



IronPro[®]

Public Officials



IronPro's Public Officials Liability insurance provides a comprehensive solution for those that serve their communities and manage its infrastructure. In an increasingly complex environment, our underwriting expertise can provide the tailor made coverage your entity needs to protect against the unforeseen.



Coverage Highlights

- Capacity up to \$25M on a primary or excess basis
- Duty to Defend Form
- Employment Practices Liability Coverage with Third Party Included
- Broad definition of Employee includes any full-time, part-time, seasonal, temporary Employee, Leased employee and independent contractors
- Front and Back Pay for EPL Coverage
- Automatic coverage for all commissions, boards, or other units of the Public Entity
- Definition of Insured includes any lawfully elected or appointed officials of the Public Entity, as well as Volunteers
- Outside entity coverage for officials appointed to serve at a tax exempt entity
- Non-Monetary Relief Claim Defense
- 45 Day Post Policy Period Reporting
- Full Severability of the Application



Optional Coverages/Endorsements

- Additional Defense Costs outside of the limit
- Breach of Contract Claim Defense
- Crisis Management Coverage
- EPL Coverage for Law Enforcement and Fire Departments
- Final Adjudication of the Conduct Exclusion
- Land Use Dispute Claim Defense

Target Clients

- Counties and Local Municipalities
- Housing Authorities
- Port Authorities
- Power Authorities
- Special Districts – such as Finance Authorities or Utility Authorities
- Transit Authorities – including Bus, Rail, Regional Rail, and Airports
- Water/Sewer Authorities



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When considering a long-term insurance partner for your business, please call:

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