



# PUBLIC ENTITY

Public entities face complex risks, exposures and employee benefit needs that are significantly different than those faced by private companies. Experts in government insurance, Midlands specializes in the ever-evolving public entity insurance sector, so you don't have to. For innovative coverage solutions, industry-best risk management and claims services, tailored to meet each client's specific needs, Midlands is the clear choice.

## COVERAGES

- Property
- General liability
- Crime and fidelity
- Employee benefits programs including workers' compensation
- Automobile
- Errors and omissions
- Law enforcement liability
- Employment practices liability
- Umbrella/excess liability
- Clash coverage standard

## HIGHLIGHTS

- Exclusive manuscript indemnity forms for Public Entities, Schools, Religious Entities and Higher Education
- We can offer high excess of loss package programs
- Follow form reinsurance to 'follow the fortunes' of client's memorandum of coverage available
- Flexible program meets client's insurance needs and risk retention appetite
- All perils coverage includes windstorm, earthquake, flood zones A and V and comprehensive casualty coverage
- We quote with and without property and workers' compensation coverage
- Coverage is available for Nursing Home Liability, EMTs and healthcare clinics



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**QUESTIONS**  
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