

PROGRAMS

WATERPLUS PACKAGE

The WaterPlus Insurance program is designed to meet the unique insurance needs of rural Water Districts across the United States. Utilizing proprietary policy forms, WaterPlus offers coverage specific to water-related entities. This custom package provides Property, Crime, Commercial General Liability, Business Auto, Public Officials and Management Liability, Privacy, and Excess Liability coverage at primary limits of \$1M/\$3M and with excess capacity of \$10M. WaterPlus is distributed through independent insurance brokers.

COVERAGE HIGHLIGHTS

- **Property** includes property in transit, mobile equipment, pollution remediation expenses, fungus wet rot or dry rot, SCADA upgrades, and contamination.
- **Commercial General Liability** includes defense outside the limit, broad definition of Insured and coverage extensions including failure to supply potable water, water & wastewater testing E&O, sewage from backups and breaks.
- **Crime** includes Faithful Performance and Employee Benefit Plan with available coverage for Designated Agents.
- **Public Officials and Management Liability** is available on both an occurrence and claims-made basis, with options for both defense outside or inside, and covers Wrongful Acts of the Insureds in the discharge or their duties for the Named Insured, Employment Practices offenses, and offenses committed in the administration of Employee Benefit Plans.
- **Business Auto** coverage includes combined single limit, hired and non-owned auto liability, with automatic fleet coverage.
- **Privacy 101** includes Privacy & Network Security, Notification & Credit Monitoring Costs, Data Forensic and Crisis Management.
- **Excess Liability** coverage is follow form, and defense outside the limit. Underlying coverages include Commercial General Liability, Public Officials & Management Liability, Employment Practices Liability, Business Automobile Liability and Employers Liability.

THE PROGRAM MANAGER

Allied Public Risk, a division of the Aegis General Insurance Agency (AGIA), which is part of k2, was established in 2014 to manage Allied World's municipal package products for cities, towns, villages, boroughs, counties and special service districts. APR operates on an exclusive basis in affiliation with Allied World, bringing Allied World's innovative, responsive and tailored protection to governmental organizations while offering competitive pricing, broad coverage, underwriting expertise and risk management resources. Committed to the highest level of professionalism, responsiveness and good faith, the APR team has extensive knowledge and experience in handling public entity risk and is staffed with seasoned professionals with decades of specialized knowledge derived from helping manage and mitigate risks faced by public entities.



A FAIRFAX Company

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, Ltd. All rights reserved.