



State and local governments need effective insurance now more than ever to protect them from costly losses at a time when budgets are stretched to the limits. The public entity professionals at Breckenridge Insurance Services know how to handle hard-to-place, standard and excess/surplus risks. We work with "A" rated carriers and above that understand governmental risk.

FIRST DOLLAR AND EXCESS COVERAGES

- Property and Inland Marine
- Boiler & Equipment Breakdown
- Law Enforcement Professional Liability
- Public Officials Liability
- Crime
- Workers' Compensation (Excess only)
- General Liability
- Automobile Liability
- Educators Liability
- Cyber Liability
- Umbrella

OUR PUBLIC ENTITY PROGRAMS SERVE

- Municipal governments including boroughs, cities, towns, townships, and villages
- States, Counties and Parishes
- Government Districts including water, utility, library, fire, road and park districts
- Governmental Insurance Pools
- Educational Institutions including Public School Districts, Colleges, Junior Colleges, Tech & Trade Schools, and Private Schools

ENHANCEMENTS INCLUDE

- Failure to Educate Students
- Incidental Medical Malpractice
- Wrongful imprisonment and Incarceration
- Sewer Backup
- Punitive Damages (Where permitted by law)
- Non Employment Harassment, including Sexual Abuse and Molestation

LIABILITY LIMITS

Breckenridge has the ability to quote liability limits up to \$200MM. We provide high-value "Total Insurable Limits" for property coverage.

CARRIERS

Carriers are "A" rated or better. Some carrier programs are only available through our Public Entity Group. Depending on the program and coverage required, carriers can use "admitted" or "non-admitted" paper.

HIGHLIGHTS

- A.M. Best A Rated or above
- Offer a variety of first dollar and excess coverages
- Provide high-value "Total Insurable Limits" for property coverage

GOING BEYOND EXPECTATIONS

Breckenridge Insurance Services is not just another wholesaler. We are a specialty intermediary with the ability and expertise to get the deal done with a range of top-rated carriers. Consider us an extension of your marketing department. We look forward to the opportunity to work with you.

08.17.16
CA Insurance Lic. #0G13592

THE RIGHT PARTNER IS THE DIFFERENCE