

***Problem Solving is What We Do. Call Us To Discuss your Next Hard to Place Risk!***

## **Excess Employers Liability**

In New York State, many cities, towns, villages, schools and fire districts manage their Workers Compensation exposures through Self-Insurance Programs. This decision can result in two significant possible gaps in coverage:

1. Many of these plans make no provision for Employers Liability, leaving Self Insured Public Entities with a substantial exposure to third party claims.
2. Where an Excess Workers Compensation policy is in place, there is normally a significantly high retention involved. Our policy can be used to reduce the retention required by the Excess Work Comp. policy.

### **This program offers:**

- Use as a:
  - Stand Alone Program
  - Employers Liability Deductible Buy Down under your Excess WC / EL program
  - Primary under your Umbrella / Excess Insurance Program
- Defense Costs in Excess of Limits
- Low minimum premiums
- Retentions as low as \$10,000
- Limits from \$100,000 to \$1,000,000
- Admitted carrier



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***Program is unique to New York Municipalities  
and is available only through Russell Bond.***

**Call Jeff for more details:**

**800-333-7226**

***A Wholesale Insurance Broker Unlike Any Other™***



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