



Municipalities

Many public entities insurance renew on January or July 1. The market is changing for all risks including public entities. If your clients are experiencing changes in their programs and are interested in an option, we are here to help. Russell Bond can assist you with:

Public Officials - This protection is needed by any municipal governmental entity. Also at risk are members of commissions, boards or other units operating by the public entity and all employees and volunteers.

Suits can be brought for discrimination in selecting, promoting, disciplining or dismissing employees. Mismanagement of, or improper administration of, funds, grants, or budgets and improper granting or denying of permits or licenses are other targets of recent litigation. Zoning approvals or denials are also exposures.

A significant portion of the workforce is employed by some type of governmental entity whose purpose is to provide certain services. All decisions made by public officials, regarding business and building permits, zoning, employment practices and many seemingly unimportant everyday activities carry the potential of a devastating lawsuit.

Educators - Today's schools are faced with an increasing number of lawsuits based on issues such as dress codes, special education, sexual discrimination and failure to educate. Employment-related discrimination and defense for special education claims are covered by our program, unlike many competing forms.

Police Professional Liability - Police officers and their departments can face claims of negligence, failure to protect, false arrests or civil rights violations. These suits can lead to costly litigation for law enforcement professionals and the communities they serve.

The balance of rights between the lawbreaker and the law has changed. Courts have made it easier for criminals and suspects to bring suits against law enforcement and criminal justice personnel. Awards have skyrocketed and the courts have recognized extended liability of the defendants' superiors, including the mayor, municipal manager, and executives. To make matters worse, the number of suits has increased dramatically. While many cases do not result in settlements or judgments, all have to be defended. At the price of litigation today, this can be devastating to municipal budgets.

Often times, charges don't stop with the officer and neither does our Law Enforcement Liability protection. If you don't know about VICARIOUS LIABILITY and how court rulings have changed, you'd better find out now! If you go to court, the average defense cost is \$10,000, it is not uncommon for defense costs to exceed \$10,000 whether you're held liable or not. So even if you win, you lose. Our liability program is designed to protect you against vicarious liability charges.

Privacy - Recent litigation has significantly increased this exposure, some markets reported that claims jumped as high as 400% in one week because of this recent litigation. We have access to all the leading markets and know these coverages inside and out.

Call us for more information: 800-333-7226



Tonya Hollederer, ext. 133
Product Lead
thollederer@RussellBond.com



Ed Chadwick, ext. 261
echadwick@RussellBond.com



Jackie Oddo, ext. 161
joddo@RussellBond.com



Malissa Smith, ext. 148
msmith@RussellBond.com



James Hudy, ext. 154
jhudy@RussellBond.com



Natalie Golubski, ext. 132
ngolubski@RussellBond.com

A Wholesale Insurance Broker Unlike Any Other™



866 Ellicott Square Bldg. | 295 Main Street | Buffalo | NY | 14203
Hampton Ponds Plaza # 12 | 1029 North Road | Westfield | MA | 01085
800.333.7226 | www.RussellBond.com | Fax: 800.677.6779

Proudly 100% employee owned since 2018

TRUSTED
Since 1950