

# BRIT

GLOBAL SPECIALTY  
USA



## PUBLIC & NON-PROFIT FIRST DOLLAR PACKAGE

SEEING THE DIFFERENCE **MAKES THE DIFFERENCE**

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This material is intended for informational purposes only. Coverage underwritten by Brit Syndicates 2987 (Illinois & Kentucky) and an A.M. Best "A" rated insurer in other approved states. Coverage may not be available in all U.S. jurisdictions and is subject to legal and underwriting requirements. Insurance coverage will depend upon the terms, conditions and exclusions contained in the policy in effect and the facts of each claim. Please refer to the individual policy forms for specific coverage details.

## PACKAGE FIRST™

### THE PUBLIC ENTITY PACKAGE UNDERWRITING TEAM SPECIALIZES IN FIRST DOLLAR BUSINESS

#### OUR PRODUCT

##### Package First™

Package First™ enables Brit Global Specialty USA to expand its Public & Non-profit scope from larger clients, with self-insured retentions to smaller Public Entities who purchase a standard deductible package policy.

Clients benefit from robust underwriting, claims and loss control services offered through our US platform. The Package First™ public entity product coverage includes Property and Inland Marine, Auto Physical Damage, Auto Liability, General Liability, Public Officials' Liability, Law Enforcement Liability, Employment practices and Crime.

The product is distributed in the USA in the admitted market through an A.M. Best A (Excellent) rated carrier in target states with the exception of Illinois and Kentucky where Lloyd's Syndicate 2987 admitted paper will be used. With an average of 25 years' experience in the First Dollar market, our team has a reputation of strong expertise in this specialized sector.

##### Loss Control

Loss Control resources are available via our in-house loss control staff on an individual or agency basis. Those looking for the distance learning aspect will receive significantly discounted pricing to our proprietary TEAM™ (Train, Educate and Manage) platform. TEAM™ is a flexible risk management system that provides niche content streams, access to over 100 training topics and user reports to assist the entity in mitigating risk by tracking efforts.

##### Claims

Package First™ claims are handled by Gallagher Bassett Services Inc., one of the country's largest claims services providers with a leading reputation for Public & Non-profit expertise.

#### OUR CAPACITY

- Property: \$50m per location and higher by special acceptance
- Liability coverages: Primary limits of \$1m
- Umbrella limits: \$10m

#### PRODUCT HIGHLIGHTS

##### Property, Equipment Breakdown, Inland Marine and Crime

- Property coverage valuation is replacement cost/agreed value waiving co-insurance penalties
- Over 50 additional coverages and coverage extensions
- Contractors equipment covered in property form at replacement cost-automatic coverage for non-owned contractor's equipment up to \$250,000

##### General Liability, Occurrence Form

- Defense costs are in addition to the Limit of Liability
- Punitive Damages covered where allowed by state law
- Broad form Governmental Entities definition of Insured includes all boards and commissions operated by and under the direction of the insured entity, volunteers as insureds, mobile or leased equipment contracts, users of golf mobile and parties to mutual aid agreements
- Sexual Abuse, subject to underwriting

##### Law Enforcement Liability Occurrence Form

- Approved moonlighting and mutual aid agreements are covered
- Broad definition of insured includes elected and appointed officials and all auxiliary and volunteer officers
- Consent to settle included

##### Public Officials Liability, Claims Made Form

- Full Prior Acts offered to most entities having continuous coverage for the past five years
- Civil Rights Violations, Zoning, Land Use (other than Eminent Domain or Inverse Condemnation), Permits and Licenses are covered
- Basic Extended Reporting Period included with additional reporting periods available

##### Employment Practices Liability, Claims Made Form

- Broad definition of wrongful act including refusal to employ, termination of employment, false arrest, false imprisonment, libel, slander, defamation, harassment, humiliation, discrimination, invasion of privacy, wrongful eviction, malicious prosecution, abuse of process or any other act, omission or policy attributable to anyone's employment
- Sexual Harassment, American with Disabilities Act and Title VII claims are covered
- Back wages limit included with higher limits available

##### Auto Liability and Physical Damage

- Fleet Coverage Endorsement adds coverage for commandeered autos, newly acquired organizations, blanket additional insured wording for insured contracts, waiver of subrogation, fellow employee, extended towing coverage, extended glass coverage, rental reimbursement, communication equipment, employee vehicle deductible reimbursement, blanket loss payable clause, medical payments, hired auto physical damage, and 120 day cancellation provision
- Replacement Cost coverage for emergency rescue vehicles
- Emergency Response Provider Extension Endorsement includes extended debris removal and pollution clean up, expected or intended injury exception for damage resulting from protecting persons or property, fellow employee coverage, non-owned vehicle deductible reimbursement, additionally acquired emergency units and equipment, recertification expense, hired and substitute emergency unit physical damage, rental reimbursement and extended towing

##### Umbrella Liability

- Coverage A is follow form excess over underlying liability coverages
- Coverage B is umbrella liability with a \$10,000 retained limit
- Separate Aggregate Protection, commonly known as "SILO Aggregate", as respects to Coverage A only, applies the aggregate separately to each underlying coverage shown on the umbrella declarations

#### OUR TEAM

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