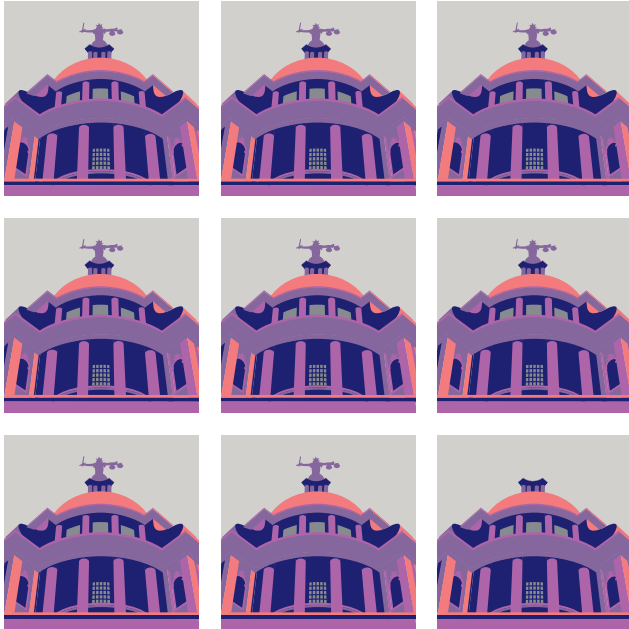


BRIT

GLOBAL SPECIALTY
USA



PUBLIC & NON-PROFIT SIR PACKAGE

SEEING THE DIFFERENCE **MAKES THE DIFFERENCE**

OUR RESPECTED TEAM HAS NEARLY 50 YEARS' PUBLIC & NON-PROFIT EXPERIENCE. WE UNDERWRITE SPECIALIST PACKAGE COVERAGE FOR MORE THAN 100 MUNICIPAL, SCHOLASTIC, HIGHER EDUCATION AND RELIGIOUS CLIENTS. WE AIM TO BE A LONG TERM PARTNER AND STRUCTURE AN EQUITABLE INSURANCE SOLUTION.

OUR PRODUCT

Our product allows clients to manage and self-insure their own risk. It provides property, liability (including general liability, auto liability, law enforcement liability, E&O, employment practices liability), workers' compensation and crime coverages in a single all-lines aggregate program with clash coverage provided as standard. We also offer enhanced Property and Liability Terrorism coverage.

HIGHLIGHTS

- Exclusive manuscript indemnity forms for Public Entities, Schools, Religious Entities and Higher Education
- We can offer high excess of loss package programs
- Follow form reinsurance to 'follow the fortunes' of client's memorandum of coverage available
- Flexible program meets client's insurance needs and risk retention appetite
- All perils coverage includes windstorm, earthquake, flood zones A and V and comprehensive casualty coverage
- We quote with and without property and workers' compensation coverage

- Coverage is available for Nursing Home Liability, EMTs and healthcare clinics
- Our Higher Education form provides coverage for Student Practicum Liability
- Full EPL including Sexual Harassment and Abuse coverage is available
- Basket aggregate loss fund can apply to all lines
- Multiple lines clash coverage is provided automatically
- Clients select their own TPA and defense counsel, subject to our vetting procedure
- Clients manage their own risk and choose their own claims and risk management strategy

LOSS CONTROL

Loss Control funding is available for specific risk management initiatives. Package clients also have free access to the Brit Insurance TEAM™ (Train, Educate and Manage) platform. The TEAM™ platform is a flexible risk management web-based system providing clients with specific content and online education to aid in mitigating risk.