

Better Protection for Government Entities

Tailored coverage and expertise for public institutions

At Liberty Mutual Insurance, we focus on making sure your government entity is protected.

Look to Liberty Mutual for specialized coverages in:

- Cities, towns, villages, townships, boroughs, and counties
- Fire, police, and public works departments
- Parks, recreation, and conservation departments
- Libraries
- Water and sewer districts
- Museums and art galleries



You can rely on our expert teams to have the answers and support you need, when you need them. Working with community leaders, department heads, and district administrators, we understand the challenges facing public institutions. We're ready to work with you, and be there for you.

Tailored coverage backed by experience

The community places its trust in you — and that calls for specialized expertise. Backed by the stability of a Fortune 100 company, we take time to understand your institution's unique needs.

One trusted carrier, many options



- Commercial auto
- Commercial umbrella
- Property
- Workers compensation
- Public officials liability
- Cyber and data security
- Sexual misconduct and molestation
- Equipment breakdown
- Deception fraud
- Employment practices liability
- General liability, including sewer backup and limited pollution coverage
- Inland marine
- Law enforcement professional liability
- Blanket employee dishonesty bonds and position-specific bonds



SafetyNet™

Answers when you need them with our secure, self-service website.

We close WC claims
16% faster than
the competition.³

Partnership and service

We're here to serve you, your staff, and the communities that count on you. With our broad array of services, we're ready to adapt with you over time.

Dynamic risk control

Our risk control teams can help you identify and mitigate risks that cost time and money with:

- Professional building appraisals, at no cost to the community
- Human Resources Risk Management helpline and website, at no additional cost¹
- Boiler inspection services that can provide state-required certificates²
- Risk control advice in person, on the phone, or online from experts with the latest information
- 24/7 online resources backed by research – to help you continually identify and reduce risk

Dedicated customer service

We work like part of your team, because we understand your government entity's needs. We can help by:

- Ensuring a smooth transition to Liberty Mutual
- Addressing industry, regulatory, and structural challenges
- Facilitating a superior claims experience by quickly addressing questions and resolving issues

Fast and accurate claims

Whether a building is damaged, or an employee is injured, you can rely on our claims professionals for fast, accurate service and cutting-edge technical tools that keep us at the forefront of our industry.

Partner with Liberty Mutual, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

**For more information on how Liberty Mutual can help,
please contact any member of our public entity team.**

1 The helpline and online content are provided by Workplace HELPLINE® LLC, d/b/a Enquiron, and its vendors, and not by Liberty Mutual Insurance or any of its affiliates. Liberty Mutual makes no representations about the effectiveness of Enquiron's services, advice, or website. Additionally, Liberty Mutual has no involvement in the consultation services and is not affiliated with the attorneys, Enquiron, or the website.

2 When accompanied by our equipment breakdown coverage.

3 Results are determined during 7/1/2017 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2016. Average cost based on a 5-year ultimate average.