

Municipalities

TARGET CLASSES

Selective insures boroughs, towns, townships, and villages with populations of 15,000 or less.

PRODUCT AND COVERAGE HIGHLIGHTS

Selective's Municipality program builds in many extra coverages at minimal or no additional cost. Examples of these include:

Property Insurance

- Broadened water coverage
- Communication equipment, computers, and media
- Confiscated property
- Disappearing deductible (if the amount of loss is equal to or greater than ten times the applicable deductible, the deductible provision will be waived)
- Foundations of buildings, structures, machinery, or boilers
- Money, securities, and stamps
- Newly acquired or constructed property
 - Building
 - Business personal property
- Ordinance or law
 - Loss to undamaged portion included
 - Demolition cost
 - Increased cost of construction
- Outdoor fences and signs
- Outdoor trees, shrubs, and plants
- Property off premises
- Property in transit
- Underground fiber optic cable

Liability Insurance

- Emergency services errors & omissions (E&O)
- Fellow employee, member, or volunteer worker liability
- Incidental broadcasting and publishing
- Incidental medical malpractice (for all municipal employees and volunteers, including emergency medical technicians and paramedics)
- Limited sewage overflow or back-up coverage
- Liquor liability for temporary events

- Pollution coverage for firefighting, rescue, and emergency medical services and training operations
- Pollution exclusion (except for a potable water or wastewater treatment)
- Volunteers added as named insured

Automobile Insurance

- Additional transportation expense
- Airbag coverage
- Coverage for employees using non-owned, hired, or borrowed automobiles
- Fellow employee coverage
- Hired car physical damage coverage
- No glass deductible for fire trucks and ambulances
- Pollution coverage for emergency and training operations
- Physical damage coverage for automobiles of employees or volunteers (\$2,500)
- Repair cost (including up to 50% extra to update damaged parts to current standards)
- Value guard (physical damage) coverage

Optional Coverages

- Abuse or molestation
- Crisis response
- Employee benefits liability
- Failure to supply (utilities)
- GreenPac®
- Inland marine flood and earthquake coverage
- Inland marine (tools, mobile equipment, and builders risk)
- Public employee blanket and public officials bonds
- Public officials and police professional coverages
- Umbrella liability (no self-insured retention)
- Volunteer emergency services management liability
- Volunteer emergency services portable equipment (guaranteed replacement cost basis)

Interested in learning more about our program for Municipalities?

You can find more details in Selective's Underwriting Zone. ([eSelect®](#) > [Underwriting Zone](#) > [Strategic Business Units](#) > [Community & Public Services](#) > [Municipalities](#))