

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for cities, counties, special districts, school districts, and other governmental entities. Priorities reflect typical exposure; confirm against the services the entity provides.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

| COVERAGE                                                         | WHY THIS BUSINESS NEEDS IT                                                                    | PRIORITY    |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-------------|
| <input type="checkbox"/> General Liability                       | Covers injuries and damage from entity operations, premises, parks, and events.               | CORE        |
| <input type="checkbox"/> Law Enforcement Liability               | Covers civil-rights and misconduct claims against police, sheriff, and jail operations.       | SITUATIONAL |
| <input type="checkbox"/> Public Officials Liability (E&O)        | Covers claims over decisions by elected and appointed officials, including land use.          | CORE        |
| <input type="checkbox"/> Employment Practices Liability          | Covers discrimination, harassment, and wrongful-termination claims by employees.              | CORE        |
| <input type="checkbox"/> Sexual Abuse & Molestation              | Covers abuse claims, including those revived by statute — often sublimited or excluded.       | PREVALENT   |
| <input type="checkbox"/> Auto Liability & Physical Damage        | Covers the fleet, including emergency vehicles.                                               | CORE        |
| <input type="checkbox"/> Property (incl. Flood, Quake, Wildfire) | Covers buildings, infrastructure, and contents against named and catastrophic perils.         | CORE        |
| <input type="checkbox"/> Cyber Liability                         | Covers ransomware, data breaches, and funds-transfer fraud; public entities are a top target. | CORE        |
| <input type="checkbox"/> Pollution / Environmental Liability     | Covers sewer, water system, and landfill contamination, including PFAS where available.       | SITUATIONAL |
| <input type="checkbox"/> Excess / Umbrella Liability             | Adds limits above primary layers for nuclear verdicts and civil-rights awards.                | CORE        |

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is claims that escape state protections. Civil-rights suits against police and jails are increasingly brought in federal court, where state tort caps don't apply, and revival statutes have reopened decades-old sexual abuse claims — Los Angeles County's led to a settlement of about \$4 billion, funded largely through bonds rather than insurance. Entities should confirm their law enforcement and abuse limits, locate historical occurrence policies that may respond to revived claims, and review excess limits against today's verdicts.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.