

Cities, Counties, & Other Public Entities

BPJ bpj.com/focus-areas/cities-counties-public-entities/



**Protect Your Place
in the Spotlight.**

Working in the public eye is hard. One accident or misstep can have devastating consequences. That's why it's crucial to ensure you have all your bases covered. From small towns to large, bustling metropolises, BPJ will do just that. Our position as an independent agency allows us to compare rates from a vast network of carriers. We'll find the best rates and insurance options designed to address the issues, concerns, and liabilities specific to your entity, and help you determine which option best fits your circumstances.

Options Offered by BPJ Include:

Property Coverage

Public entities have specialized coverage to protect them from the standard items as well as ones that are specific to facilities.

Liability Coverage

Protection from legal liability on an occurrence basis in an event people are injured or damage to one's property has occurred. It can include employee benefits liability, sexual misconduct liability, employment practices, cyber risk, situations involving libel and slander, and more.

Cyber Liability Insurance

Protects businesses and individuals from cyber-attacks and internet-based risks. It involves coverage of data breaches, service attacks, viruses (including those related to information tech infrastructure), and other cyber-based risks.

Commercial Auto Insurance (Business Car Insurance)

Covers land motor vehicles, trailers that are used for and titled to a business.

Equipment Insurance

Property insurance covering mobile equipment often moved from place to place.

Workers' Compensation Insurance

The system by which "no-fault statutory benefits," described in state law, are provided by an employer to an employee due to a job-related injury.

Employee Benefits

Employee Benefits are crucial to employee retention. When your team knows you're taking care of them, they are more invested in the long-term success of the business. These benefits can include Health Insurance, Life Insurance, Dental Insurance and more.

