

Law enforcement agencies face unique situations and exposures that require special coverage. EMC has the experience and expertise to provide that much-needed coverage.

Law enforcement liability is an occurrence-based form that provides coverage for damages due to bodily injury, property damage or personal and advertising injury arising out of the insured's law enforcement activities and operations. Liability limits are available up to \$1,000,000/\$2,000,000. Medical payments options include \$5,000 and \$10,000.

## Law Enforcement Exposures

Potential exposures may include:

- Auxiliary officers
- Canine units
- Citizen ride-alongs
- Constables
- Detention/Holding cells
- Harbor patrols
- Jails
- Moonlighting
- Motorcycle patrols
- Mounted patrols
- Mutual aid agreements
- Reserve officers
- Shooting ranges
- Tactical units
- Truant officers
- Volunteer officers

## CALEA Benefits

The Commission on Accreditation for Law Enforcement Agencies (CALEA) is a nonprofit organization that develops standards for professional excellence in public safety agencies and recognizes agencies meeting these standards. Under EMC's program, law enforcement agencies that have achieved and maintained either CALEA recognition or CALEA law enforcement accreditation are eligible for a premium credit of 10 percent. Proof of accreditation must be shown to receive the premium credit.

## Law Enforcement Liability Coverage Benefits

Municipalities with populations fewer than 15,000 and counties and townships with populations fewer than



25,000 are eligible. The municipality, county or township must have general liability, and linebacker public officials and employment practices coverages.

Law enforcement liability covers:

- The insured named in the declarations
- The insured's employees while acting within the scope of employment
- Volunteers or auxiliary officers (with some limitations) while performing law enforcement activities at the insured's request
- Elected or appointed officers, or members of any board, commissioner or agency of the insured while acting within the scope of their duties
- The political subdivision in which the insured is located
- Bodily injury
- Property damage
- Personal and advertising injury
- False arrest, detention or imprisonment
- Malicious prosecution
- Wrongful entry
- Assault and battery
- Discrimination (unless prohibited by law)
- Erroneous service of process
- Violation of property rights
- Violation of civil rights

## Contact Us

Contact your EMC marketing representative or underwriter for more information.

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