

GENESIS[®]

Start with Security[®]

Out of State



Are you relying on sovereign immunity to protect you?

Does your entity purchase limits of insurance within the tort cap?

Did you know?

State tort immunity acts do not protect you from claims for violations of federal law. Many actions against municipalities can be brought in federal court as violations of constitutional rights known as Section 1983 claims. Also, are you protected when your employees cross state lines?

Is your entity exposed to any of the following?

- > Wrongful imprisonment
- > Violation of free speech
- > Excessive force
- > School bus trips to another state

If so, you may need to consider additional coverage options.

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GENESIS[®]
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The Market For Alternatives[®]

Genesis Insurance Company is licensed in all states, the District of Columbia and Puerto Rico. Genesis Indemnity Insurance Company is licensed only in North Dakota and operates as an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except New Hampshire and North Dakota. Insurance is placed with the Genesis companies by licensed retail brokers and, for risks that qualify, by licensed surplus lines brokers. Genesis Insurance Company and Genesis Indemnity Insurance Company are rated A++ (Superior) by A.M. Best Company and have a AA+ Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.