



# Summary of Coverages for New York Municipalities

As a municipally owned insurance program, NYMIR strives to provide insurance coverage that is most important for New York's municipal governments. NYMIR prides itself on its extensive knowledge of municipal issues and its relationship with the NYAOT, NYCOM and NYSAC who formed NYMIR in 1993. NYMIR consists of more than 1,000 counties, cities, towns and villages, each of which benefits from the most comprehensive coverage available at stable premiums with a company rated A- (Excellent) by AM Best.

## CORE MUNICIPAL COVERAGES PROVIDED BY NYMIR

- General Liability
- Property Coverage
- Auto Liability & Physical Damage
- Equipment Breakdown
- Crime & Fidelity
- Public Officials Liability
- Law Enforcement Liability

**NYMIR's key coverages are tailored to New York's local governments. As municipal challenges grow and change, NYMIR's mission is to evolve alongside our members, by expanding coverages, enhancing risk-management tools, and strengthening support to meet the demands of modern local government.**

**For all of your Municipality's property and liability insurance needs, please visit our website at [www.nymir.org](http://www.nymir.org) or call Karen Buckley, VP of Marketing and Member Services, at (518) 292-0061.**



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## SPECIALIZED COVERAGES

FLOOD & EARTHQUAKE AUTOMATICALLY INCLUDED

*\* FOR PROPERTY AND EQUIPMENT*

- \* REPLACEMENT COST FOR POLICE VEHICLES < 10 YEARS
- \* ACCIDENTAL POLLUTION COVERAGE
- \* COUNTY EMPLOYED ATTORNEYS/PUBLIC DEFENDERS/PROSECUTORS
- \* FULL LIMITS FOR FAILURE TO SUPPLY WATER
- \* 911 COVERAGE
- \* CYBER LIABILITY
- \* LAND USE & ZONING COVERAGE AUTOMATICALLY INCLUDED
- \* AGREED VALUE FOR DUMP TRUCKS REGARDLESS OF AGE
- \* JAIL HEALTH CARE
- \* FULL LIMITS FOR SEXUAL ABUSE & MOLESTATION
- \* MEDICAL EXAMINER/ CORONER
- \* FULL LIMITS FOR EMPLOYMENT RELATED PRACTICES LIABILITY
- \* HOT PURSUIT FOR LAW ENFORCEMENT
- \* **FULL DEFENSE PROVIDED WITHOUT COST TO INSURED**

**NYMIR has distinguished itself by providing the very best in claims service when defending claims. When our members suffer a claim, NYMIR goes above and beyond to find coverage and aggressively defend all frivolous lawsuits. This philosophy and service is evidenced in a retention rate of 98% and a satisfied municipal membership of every type and size, from every corner of our State. NYMIR is an insurance company for local governments run by a governing board of local government officials, endorsed by the municipal associations, and responsive to the ever-changing needs of New York's municipalities.**

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