### **TOUGH BUDGET TIMES?**

# DO YOU WANT TO SAVE THE TAXPAYERS SOME MONEY AND STRETCH YOUR LIABILITY INSURANCE DOLLAR?

## LOOK TO VARISK 2 FOR YOUR LIABILITY COVERAGE NEEDS

## VaRISK 2

- Created by the Virginia General Assembly in 1986
- Located in the Department of the Treasury
- Designed exclusively for Virginia's public entities
- Twenty years experience and a 99% actuarial confidence level
- All funds kept in the state treasury. Your dollar never quits working for you.
- Broad, all-risk coverage. There is no broader coverage.
- The lowest cost available
- \$1 million per occurrence with no aggregate limit
- Outstanding claim service
- Unlimited legal defense with the best defense attorneys in the Commonwealth
- Losses and defense cost paid does not buy down the coverage limit
- Worldwide coverage
- Combines general liability, public official's liability, law enforcement liability, educator's legal liability, and professional liability coverage
- No-cost, pre-litigation legal assistance
- No-cost risk management consultation
- Sister program to constitutional officer liability program (VaRISK)
- Easy enrollment with no competitive bidding required

#### STABILITY **★** EXCELLENCE **★** SERVICE

VIRGINIA DIVISION OF RISK MANAGEMENT PO Box 1879 RICHMOND VA 23218-1879 804-786-3152