

❖ Why Choose Us

Litigation against law enforcement continues to increase. As a result the monetary costs associated with litigation also increases. An effective risk management program can aid in identifying potential risk and liability exposures, and with identifying policy areas that could lead to litigation, citizen complaints, and liability claims.

Our goal is to help administrators enhance their risk management efforts.

Your VML Insurance Programs law enforcement liability specialist monitors current issues, court decisions, and changes in best practices, all in an effort to provide up-to-date and credible risk management guidance to police agencies.

VML Insurance Programs can provide assistance with promoting law enforcement wellness and fitness. We are committed to assisting agencies develop strategies to help mitigate liability-related losses. Visit us online at: www.vmlins.org for more information.



www.vmlins.org | 800-963-6800

Law Enforcement Services



❖ Services

VML Insurance Programs provides law enforcement consultative services to members with public officials liability coverage to assist in mitigation of law enforcement liability exposure. Consultative services include:

- Technical assistance for law enforcement;
- Liability training;
- In-class driver training;
- Loss and injury analysis;
- Policy review and assistance;
- Off-duty identification wrist band program; and
- Assistance developing fitness/wellness programs.



❖ Benefits

• Risk Management Services

Loss control and risk management services specific to law enforcement are available to members, including on-site risk assessment and consultative services, free training opportunities, safety grants, access to sample policies, and more.

• Quarterly law enforcement newsletter

• Web-based training

• VMLIP Multimedia Library

• Law Enforcement Liability Coverage

Protects law enforcement personnel from lawsuits arising from alleged wrongful acts, such as use of excessive force and other civil rights violations. This coverage provides defense costs as well as payment of damages. Typical limits are \$1 million per occurrence. Higher limits are available.

• Canine Property Coverage

Covers replacement cost for canines when they are killed performing specific law enforcement functions, as well as veterinary treatment for injuries whenever the injury is the result of any law enforcement operation. It also provides payment for the loss of a covered canine for theft or attempted theft when there are visible signs of forced entry. This coverage is limited to \$10,000 per occurrence.

• Law Enforcement Liability Consulting

Members purchasing Law Enforcement Liability Coverage receive the benefit of our law enforcement liability specialist who can assist in the development and maintenance of policies and procedures applicable to law enforcement agencies.

• Law Enforcement Sample Policies

Sample policies on topics such as emergency response driving and use of force are available for members purchasing law enforcement liability coverage.