VLCT and VLCT PACIF

Coverage Products

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Manage your risks and protect your taxpayers' assets with robust member-owned insurance programs. The coverage and services offered by VLCT's two risk-sharing pools are tailored to the needs and concerns of Vermont municipalities. PACIF provides comprehensive property, liability, and workers' compensation coverage, and VERB operates an unemployment insurance fund – all exclusively for VLCT members. Several desirable employee benefit solutions are available at low group rates through reliable partner organizations.

Use the menu on the left for introductions to the different types of coverage. **For quotes or questions use the form below.** Or for PACIF coverage, contact Kelly Knotek, Underwriting Supervisor. For quotes on Unemployment, Dental, Vision, Life & Disability, or Pet Health insurance, or on Health Insurance Advisory Services, please contact Kelley Avery, Senior Benefit Programs Administrator.

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