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Property, Auto, and Liability Coverage

The VLCT PACIF Property and Casualty Program has been tailored over time to address the particular coverage needs of Vermont municipalities. Coverages include:

- Property (including flood and earthquake)
- Crime and Fidelity (including Faithful Performance)
- Equipment Breakdown
- General Liability
- Auto Liability and Auto Physical Damage
- Law Enforcement Liability
- Uninsured/Underinsured Motorist
- Employment Practices Liability
- Public Officials Liability
- Cyber Coverage

We complement our customized coverages with:

- Limits and sublimits that are higher than those normally found elsewhere
- Expert local staff who understand municipal exposures

For additional information, contact [Larry Smith](#) [1], Manager, Member Relations.

Links

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