

CATASTROPHIC MEDICAL COVERAGE

As you work hard to provide the best services to your citizens and safeguard public resources, we consider it our responsibility to serve as a reliable and effective partner.

The Tennessee Governmental Tort Liability Act (TGTLA) provides protection for local governments against torts or civil wrongs. This law establishes financial and liability limits for local governments sued in a Tennessee state court, and is designed to strike a balance between acknowledging responsibility for civil wrongs and protecting taxpayer dollars.

Since 2002, Public Entity Partners has offered Catastrophic Medical Coverage as part of our general and auto liability policy. This coverage was created by our Board of Directors in response to questions regarding what might happen should a tort limit not be enough to cover medical costs for a severely injured person.

Public Entity Partners will pay for Catastrophic Medical Expenses Excess of Bodily Injury when actual, reasonable and necessary medical expenses exceed fifty percent (50%) of the applicable Per-Person Bodily Injury Limit as set forth by the Tort Liability Act.

This coverage would become available when medical expenses for one injured individual reach \$150,000, or \$350,000 per occurrence for more than one individual. The intent of this coverage is to provide additional protection for catastrophic medical expenses incurred by an injured party, who becomes personally liable for medical expenses due to insufficient or lack of insurance coverage.

This coverage is just one example of how Public Entity Partners provides the absolute best in coverage for local governments with your interests in mind.



Please review all policy terms, conditions and exclusions.