

SCMIRF

South Carolina
Municipal Insurance and
Risk Financing Fund



SCMIT

South Carolina
Municipal Insurance
Trust

When you compare the benefits, expertise and services of SCMIRF and SCMIT to other insurance companies, it's like comparing...



SCMIRF and SCMIT offer products and services developed specifically for municipal entities that can save money and provide specialized expertise to your city or town.

- **Comprehensive menu** of property, liability, workers' compensation and other insurance products that grow and change with your needs
- **Occurrence coverage** without aggregate limits (with the exception of public officials' liability coverage)
- **Unique coverages** specifically for municipal entities
- **Annual grants** awarded, totaling more than \$1 million to date
- **Special police and fire** programs
- **Employment and labor** hotline
- **Special events insurance** program
- **Risk management and loss prevention** services and programs
- **Local staff** in South Carolina to serve your needs
- **Online claims** reporting
- **Disaster recovery** assistance



Lines of Coverage

- **Liability**
 - Auto
 - General
 - Law enforcement
 - Public officials
- **Property**, including but not limited to, debris removal
 - Earthquake
 - Fine arts
 - Flood
 - Ordinance deficiency
 - Valuable papers
- **Crime**, including blanket Employee dishonesty
- **Equipment breakdown**
- **Workers' compensation/employer's liability**

Additional Services

- **Additional discounts:**
 - Deductible credits
 - Joint membership credits
 - Risk management assessment credits
- **Building, inland marine and vehicles** acquired after inception date of contract and valued at \$1 million or less are insured for free until next renewal
- **Employment and labor hotline**
- **Free training**
- **Grants**
- **Loss limitation in experience rating**
- **Online training and webinars**
- **Police and fire model policies**
- **Property appraisals**
- **RiskLetter**, a quarterly newsletter
- **24/7 web resources**
- **Video library resources**

Payment Options: SCMIRF bills semi-annually and SCMIT bills quarterly.
Electronic funds transfers are available upon request.

For more information, contact **Risk Management Services** of the
Municipal Association of South Carolina at 803.799.9574.

MASC Municipal Association
of South CarolinaSM

A service of the Municipal Association of South Carolina