



Seamless Coverage

Some incidents give rise to allegations that can trigger general liability (GL) and educators legal liability (ELL) policies, known as hybrid claims. If the policies are with separate insurance carriers, coverage disputes can arise as to which policy and carrier should respond to the claim — leaving the policyholder in the middle — and there can be unintended gaps in coverage. When United Educators (UE) writes both the primary GL and ELL coverage, we add our unique endorsements, known as seamless coverage, to minimize those gaps and provide broader, coordinated coverage.

This document is intended to provide a general summary of coverage provided by UE's policies. This document shouldn't be interpreted as a promise that all coverages are available to all members or that all claims will be covered. The information this document contains doesn't amend or extend the actual policy of insurance. Coverage is provided only by the terms, conditions, and limitations in the actual insurance policy UE issued. Copyright © 2024 by United Educators Insurance, a Reciprocal Risk Retention Group. All rights reserved.

When you choose UE's ELL and GL coverage, your benefits include:



Peace of Mind

UE's coordination of coverage reduces gaps and eliminates the stress and uncertainty from apportioning coverage between different carriers.



Broadened Coverage

Broadened coverage for student emotional distress claims provided under the ELL policy.



Financial Benefit

With UE's seamless coverage, if a single claim against an institution triggers both ELL and GL policies, the institution pays only one retention or deductible, whichever is lower.



ProResponse®

Members with both ELL and GL coverage may qualify for UE's ProResponse® benefit, which, subject to its terms, provides monetary assistance for the following services: crisis communications, trauma/grief counseling, sexual misconduct investigation, and threat assessment case consultation.

To learn more about our coverage and the benefits of being insured by UE, visit www.ue.org/coverage or contact your insurance broker.

