

Comparative Value Guide

# Primary General Liability (GL) Coverage



Since United Educators' (UE's) founding in 1987, our focus has been exclusively on education and finding new ways to meet our members' insurance coverage needs, manage risks, and efficiently resolve claims. When it comes to liability insurance, UE offers broad coverage. Use this checklist to compare the value and benefits of UE's primary general liability (GL) coverage with alternatives you might be considering.

First, review the coverage and value of UE's policy. Next, determine if alternative options provide the same comprehensive benefits. Any gaps in coverage or value by the other carrier represent a potential liability. If it is unclear how another policy may respond, ask that carrier's Underwriter to state the coverage position.

Discuss your comparison with your UE representative at any time. We're here to help.

## GL Coverage Comparison

	Who's Insured	UE	Other Carrier	Other Carrier
<b>The policy typically covers:</b>				
<ul style="list-style-type: none"> <li>The educational institution, any not-for-profit subsidiary, and affiliated organizations that share common purpose with the institution and are included in its financial statements</li> </ul>	Yes			
<ul style="list-style-type: none"> <li>Newly formed/acquired entities, including for-profit entities (automatic 60-day coverage)</li> </ul>	Yes			
<ul style="list-style-type: none"> <li>While acting within the scope of their duties to the institution:               <ul style="list-style-type: none"> <li>Past, present, or future trustees, directors, and officers as well as their estates, heirs, legal representatives, spouses, and domestic partners for acts of the trustees, directors, and officers</li> </ul> </li> </ul>	Yes			
<ul style="list-style-type: none"> <li>Employees, faculty, student teachers, teaching assistants, volunteers, and committee members, including institutional review board members (at the option of the institution)</li> </ul>	Yes			
<ul style="list-style-type: none"> <li>Representatives to an education association of which the insured institution is a member (at the option of the institution)</li> </ul>	Yes			
<ul style="list-style-type: none"> <li>Employed allied health personnel, including nurse practitioners, physicians assistants, psychologists, counselors, registered nurses, licensed practical nurses, and certified athletic trainers for services provided to students and employees of the educational organization (at the option of the institution)</li> </ul>	Yes			



## Who's Insured

	UE	Other Carrier	Other Carrier
<ul style="list-style-type: none"> <li>Students in a supervised non-professional internship program in satisfaction of course requirements, or while performing services primarily for the educational organization or complying with policies and procedures governing conduct (such as "honor code") (at the option of the institution)</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>People or organizations to whom the educational organization is contractually obligated to provide liability insurance</li> </ul>	Yes		



## What's Covered

The policy typically protects your insureds against claims such as:

### Alcohol Use and Abuse

<ul style="list-style-type: none"> <li>Inadequate enforcement of alcohol or substance abuse policies</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Sales and service</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Underage drinking on- and off-campus</li> </ul>	Yes		

**Tip:** Alcohol is often a factor in serious injury claims, including sexual assault.

### Athletic injuries, including those arising from:

<ul style="list-style-type: none"> <li>Acrobatics, gymnastics, tumbling</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Cheerleading</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Intercollegiate athletics</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Intramural and club sports</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Rowing or sculling shells</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Summer camps</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Swimming pools, water sports</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Trampolines and other rebounding devices</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Wilderness/survival programs</li> </ul>	Yes		

**Tip:** UE claims show that some of the most severe injuries on campus are attributable to athletics. Ask your UE representative for the report, *What's Causing Athletic Injuries? Lessons From Claims*



## What's Covered

UE

Other Carrier

Other Carrier

### Child Care and Students

- Sexual misconduct up to full policy limits, including sexual assault, sexual abuse, and wrongful sexual conduct (where endorsement applies)
- Corporal punishment
- Day care operation

Yes

Yes

Yes

**Tip:** Proper oversight and risk mitigation strategies must be in place when adults have regular or unsupervised access to minors. Ask your UE representative for *Checklist: Protecting Minors on Campus From Sexual Misconduct — Managing Campus Contractors and Student Educators*.

### International Travel

- Institutionally sponsored overseas trips
- Limited non-owned auto liability in foreign countries
- Semester or year abroad programs

Yes

Yes

Yes

**Coverage note:** Many general liability policies cover claims that occur overseas, but require that the suit be brought in the U.S. or Canada. UE has no such restrictions and has defended suits overseas by foreign nationals alleging negligence by students or faculty abroad. As students and faculty travel abroad with greater frequency, the institution's exposure for a foreign suit increases.

**Tip:** Short-term international programs are frequently organized just before departure by faculty with limited knowledge of the potential risks. Ask your UE representative for *Checklist for Higher Ed Administrators: Managing Study Abroad Programs*.

### Pollution arising out of:

- Collision or overturning of an automobile
- Damage to neighbors' person or property from above-ground escape of pollutants
- Application of chlorine to swimming pools by licensed professionals
- Fumes from laboratory accidents
- Pesticide and herbicide applications by licensed employees

Yes

Yes

Yes

Yes

Yes

**Coverage note:** UE can cover the escape of pollutants above-ground when the escape starts/stops within a week, is discovered by the institution within two weeks, and reported to us within two months.



## What's Covered

UE

Other Carrier

Other Carrier

### Security

- False arrest, illegal search, and other civil rights violations (when Seamless Coverage endorsement applies)
- Use of reasonable force to protect persons or property
- Security personnel, armed and unarmed

Yes

Yes

Yes

### Other Important Coverages

- Bacterial/viral food poisoning
- Bacterial/viral infectious diseases, other than pandemics or epidemics identified by a governmental entity
- Campus housing
- Damage caused by defect, deficiency, inadequacy, or dangerous condition in institution's products
- Emotional distress
- Employee benefits errors and omissions coverage
- Fire legal liability and water damage from fire (\$1 million limits)
- Non-flight aircraft used in repair curriculum
- Model aircraft
- Non-submersible watercraft up to 50 feet long
- Personal injury and advertising, including such injury that arises from internet use

Yes





## Risk Management

UE

Other Carrier

Other Carrier

**UE members receive complimentary access to our suite of risk management resources tailored to the educational environment. Resources include:**

• Access to risk management consultants for tailored guidance	Yes		
• Claims analyses and advice on hot topics such as concussions, Title IX, campus safety, and short-term international travel	Yes		
• A dedicated library of online courses for students, staff, and faculty	Yes		



## Seamless Coverage

**Educational organizations that purchase both UE Educators Legal Liability and Primary General Liability policies have Seamless Coverage providing the following benefits:**

• Crisis response benefits, known as <i>ProResponse</i> <sup>®</sup> , provides reimbursement for expert services for crisis communications/public relations, sexual misconduct investigation, threat assessment, and/or trauma/grief counseling. Limits apply.	Yes		
• Lowest retention policy applies with coverage applicable from both policies	Yes		
• Minimizes potential for coverage gaps	Yes		
• Peace of mind by eliminating disputes between different insurance carriers	Yes		



## The UE Advantage

**UE is owned and governed by the institutions it insures. We provide value and customer service above and beyond other carriers as evidenced by the following factors:**

• Policy non-cancellable except for nonpayment of premium	Yes		
• Underwriters willing to work with institutions and their brokers to craft coverage solutions for specialized needs	Yes		
• Subrogation rights can be waived prior to occurrence	Yes		
• 24/7 access to claims professionals to assist the institution in the event of catastrophic loss	Yes		
• Claims managed by education specialists	Yes		

# Connect With UE

Visit [www.ue.org](http://www.ue.org) to check out our broker resources and sample risk management offerings.



## Education's Answer™

United Educators (UE), a reciprocal risk retention group, is a licensed insurance company owned and governed by about 1,600 members representing thousands of K-12 schools, colleges, and universities throughout the United States. Our members range from small independent schools to multicampus public universities. UE was created in 1987 on the recommendation of a national task force organized by the National Association of College and University Business Officers. Our mandate is to provide K-12 schools, colleges, and universities with a long-term, stable alternative to commercial liability insurance.

United Educators is rated A (Excellent) by AM Best.

For more information, visit [www.ue.org](http://www.ue.org) or call (301) 907-4908.

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UE-14030 2/23