



# Coverage for Your Charter School

*You deserve the best protection available.*

The liability risks facing charter schools are real and unique. United Educators (UE) provides critical coverage from issues including:



**Athletic injuries**



**Lab accidents**



**Sexual misconduct**



**Wrongful termination**

## Coverage Highlights

01

**Up to \$30 million**  
in limits with our  
educators legal liability  
(ELL) policy, subject to  
underwriting review

02

**Up to \$30 million**  
with our general liability  
primary and excess  
coverage (CGL and GLX,  
collectively, GL), subject  
to underwriting review

**The combination of ELL and GL provides schools  
with the coverage needed to protect finances,  
endowments, and reputations.**

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

## What Is Covered

## Who Is Covered

ELL policies may include coverage for:	GL policies may include coverage for:	Our GL and ELL policies may provide coverage for:
<ul style="list-style-type: none"> <li>Discrimination</li> <li>Educational malpractice/ failure to educate</li> <li>Employment practices</li> <li>Certain prior acts</li> <li>Certain punitive damages</li> </ul>	<ul style="list-style-type: none"> <li>Additional insureds</li> <li>Alcohol-related claims</li> <li>Allied health professionals and counselors in campus infirmary</li> <li>Athletics</li> <li>Security guards</li> <li>Sexual misconduct (for schools that qualify)</li> </ul>	<ul style="list-style-type: none"> <li>Trustees</li> <li>Officers</li> <li>Employees</li> <li>Teachers and faculty</li> <li>Volunteers</li> <li>Committee members</li> <li>Students who are in supervised internship programs or are performing services for and on behalf of the educational organization</li> </ul>

### Trustees and Officers Liability Coverage

Greater scrutiny of board affairs has resulted in increased litigation and legal exposure for board members as individuals. Our ELL policy includes trustees and officers liability coverage, also known as directors and officers coverage (D&O), and was created with these risks in mind.

To learn more about our coverage for charter schools and the benefits of being insured by UE, visit [www.ue.org/charter-schools](http://www.ue.org/charter-schools) or contact your insurance broker.

