

# **Coverage for Your Independent School**

You deserve the best protection available.

Whether your school is a large or small educational community, day, or boarding school, liability risks are real. United Educators (UE) provides critical coverage from issues including:



#### **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 gives independent schools the resources 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. UE-1140152 02/24

## What Is Covered

ELL policies may include coverage for:	GL policies may include coverage for:	Our GL and ELL policies may provide coverage for:
Discrimination	Additional insureds	Trustees
Educational malpractice/ failure to educate	Alcohol-related claims Allied health professionals and counselors in campus infirmary	Officers
Employment practices		Employees Teachers and faculty
Certain prior acts Certain punitive damages	Athletics	Volunteers Committee members Students who are in supervised internship programs or are
	Boarding schools ———————————————————————————————————	
	Sexual misconduct	performing services for and

(for schools that qualify)

Who Is Covered

on behalf of the educational

organization

### **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 independent schools and the benefits of being insured by UE, visit **www.ue.org/independent-school-coverage** or contact your insurance broker.



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