



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:



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 gives independent schools the resources needed to protect finances, endowments, and reputations.

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"> Discrimination Educational malpractice/ failure to educate Employment practices Certain prior acts Certain punitive damages 	<ul style="list-style-type: none"> Additional insureds Alcohol-related claims Allied health professionals and counselors in campus infirmary Athletics Boarding schools Security guards Sexual misconduct (for schools that qualify) 	<ul style="list-style-type: none"> Trustees Officers Employees Teachers and faculty Volunteers Committee members Students who are in supervised internship programs or are performing services for and 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.

