Comparative Value Guide

Public School Liability (PSL) 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 public school liability (PSL) 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.
Who’s Insured

- Students who are in a supervised apprenticeship, work-study program, field work experience, or internship program in satisfaction of course requirements acting within the scope of their duties to the school (at the option of the school)
  - Yes
- Any person or organization to whom the school is obligated by contract to provide liability insurance
  - Yes
- Auto leasing companies or individuals who are renting or leasing automobiles with the school’s express permission
  - Yes

What’s Covered

The policy typically protects your insureds against claims originating from:

Athletics

- Interscholastic athletics
  - Yes
  
  Tip: Heat-related illness is preventable, yet it’s a leading cause of death and injury among college and high school athletes. Ask your UE representative for Reducing Heat Illness in Athletes.

- Intramural and club sports
  - Yes
- Trampolines and other rebounding devices
  - Yes
- Cheerleading
  - Yes
- Wilderness/survival programs, whitewater rafting, kayaking
  - Yes
- Swimming pools, water sports
  - Yes
- Rowing or sculling shells
  - Yes
- Summer camps
  - Yes

Students and Child Care

- Sexual misconduct up to full policy limits, including sexual assault, sexual abuse, and wrongful sexual conduct (where endorsement applies)
  - Yes
- Abuse and assault
  - Yes
- Kidnapping
  - Yes
- Lawful corporal punishment administered per school policy
  - Yes
- Child care operations
  - Yes
## What’s Covered

### Alcohol

- Inadequate enforcement of alcohol or substance abuse policies
  - **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.*

- Underage drinking on school grounds
  - **Yes**

### Security

- Security personnel, armed and unarmed
  - **Yes**

- Intentional use of reasonable force to protect people or property
  - **Yes**

### Pollution From:

- Application of chlorine to swimming pools by licensed professionals
  - **Yes**

- Chemical explosion or fumes from laboratory accidents
  - **Yes**

- Collision or overturning of an automobile
  - **Yes**

- Pesticide and herbicide applications by licensed employees
  - **Yes**

- Damage to a neighbor’s person or property from above-ground escape of pollutants
  - **Yes**
### What’s Covered

#### Other Important Coverages

<table>
<thead>
<tr>
<th>Coverage</th>
<th>UE</th>
<th>Other Carrier</th>
<th>Other Carrier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical facilities maintained primarily for use by students and employees (where endorsement applies)</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allied health internships to train student professionals (where endorsement applies)</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employers liability/employee occupational disease</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal injury and advertising, including written publications on the internet</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Damage caused by defect, deficiency, inadequacy, or dangerous condition in school’s products</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile liability, including maintenance and repair when part of a curriculum</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Model aircraft and nonflight aircraft used for research or part of policy specified curriculum</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmanned aerial vehicles up to 100 pounds used for education or research, up to 55 pounds for other use</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonsubmersible watercraft up to 50 feet long</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Punitive damages covered where permitted by state law</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low underlying limit retention available</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coverage for underlying aggregate exhaustion available</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subrogation rights can be waived prior to occurrence</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Worldwide Coverage

**Worldwide coverage typically includes:**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>UE</th>
<th>Other Carrier</th>
<th>Other Carrier</th>
</tr>
</thead>
<tbody>
<tr>
<td>School-sponsored trips overseas</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Tip:** Chaperones on K-12 student trips can help prevent students from wandering off, control student behavior, and provide backup during emergencies. Ask your UE representative for Determine Chaperone-to-Student Ratios for School Trips.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>UE</th>
<th>Other Carrier</th>
<th>Other Carrier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semester or year abroad programs</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leased foreign campus or program site</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lawsuits in or outside of U.S. courts</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Risk Management

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
- Claims analyses and advice on hot topics such as concussions, Title IX, campus safety, and short-term international travel
- A dedicated library of online courses for students, staff, and faculty

Seamless Coverage

Schools that purchase both UE school board legal liability and PSL policies have Seamless Coverage providing the following benefits:

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

The UE Advantage

UE is owned and governed by the schools and 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
- Underwriters willing to work with schools and their brokers to craft coverage solutions for specialized needs
- Subrogation rights can be waived prior to occurrence
- 24/7 access to claims professionals to assist the school in the event of catastrophic loss
- Claims managed by education specialists
Connect With UE

Visit 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 or call (301) 907-4908.

This document is intended to provide a general summary of United Educators’ products and services. The information contained in this document does not amend, alter, or extend any policy of insurance. For a complete understanding of the coverage available, please consult the terms, conditions, definitions, and exclusions of the insurance contract issued by UE, which solely governs the insurance coverage available. Please be advised that all products and coverages referenced herein or provided by UE may not be available in all states or to all educational institutions. Copyright © 2023 by United Educators Insurance, a Reciprocal Risk Retention Group. All rights reserved.