

Educators Legal Liability Coverage: Protecting Education

United Educators' (UE's) educators legal liability (ELL) policy covers institutions with limits up to \$30 million subject to underwriting review.



What Is Covered

Subject to the policy's terms and conditions, the ELL policy protects against a range of potential claims involving educational institutions including:



Discrimination



Certain prior acts



**Educational malpractice/
failure to educate**



Certain punitive damages



Employment practices

Who Is Covered

The policy typically provides coverage for the institution as well as its trustees, directors, and officers. At the institution's option, the policy also covers employees, volunteers, and, in some circumstances, students and interns, acting within the scope of their duties or obligations to the institution.



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 (D&O) coverage, and was created with these risks in mind.

To learn more about our ELL coverage and the benefits of being insured by UE, visit www.ue.org/ELL or contact your insurance broker.



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.

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