



Trustees and Officers Liability Coverage

Trustees and Officers liability coverage is provided as a part of United Educators' (UE's) Educators Legal Liability (ELL) policy.

The ELL policy includes provisions that treat governing board directors, trustees and officers of educational institutions as a separate category of individual insureds.

Subject to all other terms and conditions, UE's policy forms include the following provisions:

- Defense and indemnity (damages) for errors and omissions (wrongful acts).

UE's policy defines "wrongful acts" to include actual and alleged acts, errors and omissions. Wrongful acts include acts performed in the discharge of duties to the educational institution. This includes employment practices liability such as discrimination.
- An order of payments provision so that if policy limits are insufficient to cover a loss, trustee obligations are paid before those of the institution.
- Trustees' estates, spouses or domestic partners included in definition of trustee.
- Statements or knowledge of trustees or officers are not imputed to other individual trustees in determining availability of coverage.
- Coverage for trustees can't be rescinded.
- Service on other 501(c)(3) nonprofit boards on the institution's behalf, in excess of any indemnity or coverage the other organization provides included.
- No specific exclusions for securities or debt financing.

Liability Landscape

Trends increasing legal exposure of individuals entrusted with board responsibilities include:



Reductions in force, program closures and other related activities due to financial constraints



Litigation related to institutional or degree-level accreditation loss



Public scrutiny of governance, high-level employment and financial decisions

Thoughtful Claims Handling

Lawsuits against the institution also may name individual trustees and officers. Claims or suits naming trustees and officers individually may involve a dispute among board members or between the board and the administration.

When claims occur, you can rely on UE for effective claims resolution. Our Cool Head, Warm Heart® approach is designed to address both the claimant's personal and emotional concerns and your institution's financial needs.

We use attorneys with expertise in defending educational institutions and their leaders.

If a true material conflict of interest arises between the trustee and the institution, UE will appoint a separate counsel for the trustee.

Our staff of resolutions professionals, together with select outside defense counsel, provide individual attention each claim deserves.

For more information, visit www.ue.org 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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