

2022 Supplemental Benefit Updates

ProResponse[®] Services

As a member-owned captive risk retention group focusing solely on education, United Educators (UE) works in partnership with our members to help navigate distinct risks and opportunities that surround every school or campus today.

We recognize the tremendous impact that a tragedy or crisis can have on a school or campus. Expert guidance can be invaluable in helping to protect the member's reputation while you focus on recovery and managing operational and legal aspects of the crisis.

In alignment with our Cool Head, Warm Heart[®] philosophy — a recognition that responding to a tragedy requires a rational approach to legal matters and a thoughtful appreciation for the emotional trauma of the circumstance — UE offers ProResponse[®], a supplemental crisis response program.

ProResponse[®] may be available to members that carry either (i) UE's educators legal liability (ELL) plus UE's general liability (GL) coverage, or (ii) UE's school board legal liability (SBL) and public school liability (PSL) coverage.

We understand that members have found ProResponse[®] to be beneficial since its inception and want to ensure that it remains relevant and cost-effective for the future. Therefore, beginning with policies effective May 1, 2022, you will see changes to the ProResponse[®] supplemental member benefit included with eligible packages. The overall \$75,000 yearly benefit will remain intact, as will the existing four categories of benefits. However, the updated benefit includes

new limitations on certain benefit categories and has been restructured and reworded to improve readability and better describe the requirements for and limitations on accessing each benefit category.

The most significant changes are noted below.

Crisis communications services

The updated ProResponse[®] benefit clarifies that members may choose their preferred crisis communications provider as long as the provider has crisis communications experience and does not provide legal services or legal advice. Members will no longer be required to use a UE-approved provider.

Reimbursable costs must be related to an actual or imminent public relations need and generally need to be incurred within 30 days of the ProResponse[®] event. The updated benefit also provides clarity on categories of costs that do not qualify as crisis communications.

Sexual misconduct investigation

Institutions with ProResponse[®] will continue to have up to \$10,000 available for an investigation of an allegation of sexual misconduct by an approved sexual misconduct investigator, payable upon receipt of the investigative report. Because Title IX now requires investigations, institutions are expected to have an organizational commitment as a part of compliance. Consequently, each eligible member now will be limited to a single investigation per benefit period.

This document is provided for illustrative purposes only for the convenience of our members. It doesn't amend, alter, or extend the actual benefit provided by UE. Benefits eligibility determinations will be made based on the terms and conditions of the benefit documents included in a member's policy package. Please be advised that all products, benefits, and coverages referenced herein or provided by UE may not be available to all institutions.