

Comparison of UE Umbrella and Excess Forms



	General Liability Umbrella (GLU)	General Liability Excess (GLX)
General Description	<ul style="list-style-type: none"> ○ Broad form ○ Independent coverage terms but some coverage exists only when covered on a scheduled underlying policy ○ Excess over underlying coverage but drops down to the self-insured retention (SIR) when no underlying coverage applies (<i>exhausted aggregate or gap in underlying coverage, subject to insuring agreement</i>) 	<ul style="list-style-type: none"> ○ Very broad form with coverage independent of underlying coverage ○ Attaches excess of \$1 million per occurrence (<i>satisfied by underlying policy limits or self insurance</i>) ○ Does not drop down for underlying coverage gaps (<i>drop down coverage for underlying exhausted aggregate is available by endorsement</i>)
Limits	<ul style="list-style-type: none"> ○ Up to \$40 million with aggregate limit 	<ul style="list-style-type: none"> ○ Up to \$40 million per occurrence, no general aggregate • Annual aggregates apply for traumatic brain injury (TBI), sexual molestation, and products/completed operations and employee occupational disease

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Defense Costs	<ul style="list-style-type: none"> Defense costs are outside of the limit of liability 	<ul style="list-style-type: none"> Defense costs are within the limit of liability
General Use and Characteristics	<ul style="list-style-type: none"> Generally for independent schools Can also apply to smaller colleges Can be maintenance intensive due to the need to schedule and update underlying coverages 	<ul style="list-style-type: none"> Any educational organization Special appeal to mid-size to large educational organizations Ideal fit with UE's CGL, particularly when coupled with the exhausted aggregate underlying drop down coverage
Punitive Damages	<ul style="list-style-type: none"> Covered to the extent a scheduled underlying policy provides coverage and if insurable 	<ul style="list-style-type: none"> Covered if insurable
Underlying Aggregate Exhaustion	<ul style="list-style-type: none"> Drops down to SIR if underlying aggregate is exhausted Requires at least \$2 million underlying aggregate Becomes primary insurance when underlying does not apply or is exhausted 	<ul style="list-style-type: none"> Drops down to cover underlying aggregate exhaustion only by endorsement Requires at least \$2 million underlying aggregate Never becomes "primary insurance"
Auto (BI/PD) Liability	<ul style="list-style-type: none"> Covered if underlying auto policy is scheduled for at least \$1 million 	<ul style="list-style-type: none"> Covered
Employer's Liability	<ul style="list-style-type: none"> Covered if underlying EL scheduled for at least \$500,000 per occurrence 	<ul style="list-style-type: none"> Covered
Campus Police and Security	<ul style="list-style-type: none"> Unarmed campus police and security covered (<i>armed security excluded if excluded by underlying policy</i>) 	<ul style="list-style-type: none"> Covered

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Alcohol Liability	<ul style="list-style-type: none"> ○ Covered 	<ul style="list-style-type: none"> ○ Covered
Foreign Liability	<ul style="list-style-type: none"> ○ Covered worldwide ○ If “fixed base” exposure exists, UE requires primary foreign liability insurance ○ Foreign terrorism available by endorsement 	<ul style="list-style-type: none"> ○ Covered worldwide ○ Foreign terrorism available by endorsement
Pollution (limited above-ground)	<ul style="list-style-type: none"> ○ Sudden and accidental above-ground pollution covered 	<ul style="list-style-type: none"> ○ Sudden and accidental above-ground pollution covered
Athletics	<ul style="list-style-type: none"> ○ Covered ○ Drops down to SIR if athletics is excluded by underlying policy 	<ul style="list-style-type: none"> ○ Covered
Day Care	<ul style="list-style-type: none"> ○ Covered ○ Drops down to SIR if day care is excluded by underlying policy 	<ul style="list-style-type: none"> ○ Covered
Sexual Molestation (sexual misconduct involving a minor)	<ul style="list-style-type: none"> ○ Covers vicarious liability of educational organization, staff, and trustees ○ Excludes coverage if reporting officer was aware of sexual molestation but failed to report it as required by law ○ Provides defense cost reimbursement for alleged perpetrators who are found not liable 	<ul style="list-style-type: none"> ○ Covers vicarious liability of educational organization, staff, and trustees ○ Excludes coverage if reporting officer was aware of sexual molestation but failed to report it as required by law ○ Provides defense cost reimbursement for alleged perpetrators who are found not liable

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Infirmity Medical Liability	<ul style="list-style-type: none"> ○ Covered on a claims-made basis ○ Coverage no broader than what is provided in the scheduled underlying policy ○ Only covers acts that are bodily injury/primary injury or property damage 	<ul style="list-style-type: none"> ○ Covered on claims-made basis ○ Covers physicians, nurse practitioners, physician assistants, and allied health for vicarious and direct liability, if employed ○ Only covers acts that are bodily injury/primary injury or property damage
Other Nonmedical Professional Liability	<ul style="list-style-type: none"> ○ Covered if covered by a scheduled underlying policy ○ Only covers acts that are bodily injury/primary injury or property damage 	<ul style="list-style-type: none"> ○ Covered ○ Only covers acts that are bodily injury/primary injury or property damage



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