

ELL and GL Policy Highlights

Educators Legal Liability and General Liability

At United Educators, we tailor coverage to meet the specialized needs of schools, colleges, universities, and other educationally oriented organizations. Our Educators Legal Liability (ELL) and General Liability (GL) policies cover the unique exposures that educational institutions face every day. These solutions give broad protection with easy-to-understand language, while providing greater peace of mind for schools in reducing their total cost of risk.

Members that have both ELL and GL policies with United Educators enjoy many additional benefits:

- **UE's ProResponse Coverage**—Up to \$50,000 benefit to mitigate reputational damage in crisis situations through public relations expertise and grief counseling (counseling benefit applies only to student death)
- **Expanded Coverage**—Both policies coordinate to add broadened student emotional distress coverage for claims not caused by Bodily or Personal Injury.
- **Financial Savings**—Many claims can trigger both policies. However members pay only one retention—the lower retention between the two policies.
- **Peace of Mind**—UE's coordination of coverage reduces gaps in coverage and eliminates the stress and uncertainty from apportioning coverage between different carriers.

Common features to both policies include:

- Coverage for newly acquired entities—60 days' automatic coverage for for-profit entities (5% asset threshold for nonprofits)
- Broad definition of *insured* includes:
 - volunteers acting on behalf of the institution
 - students when acting to comply with the institution's code of conduct
 - Institutional review boards (nonprofessional liability)
- Errors and omissions protection for unintended mistakes on application
- Spousal coverage for trustees extends to domestic partners
- Subrogation rights can be waived prior to occurrence or wrongful act
- No mandatory arbitration of coverage disputes
- Policies are noncancellable by UE (other than for nonpayment)
- Worldwide coverage, including sponsored overseas trips, semester or year abroad programs, and leased foreign campus or programs

Coverage That Meets Your Needs.

We Know Education Best: Unique Coverage to Suit Education's Needs

GL Coverage: Limits to \$40 million

Premises and Operations

- Armed security guards coverage automatically included (CGL, BLX and GLX policies)
- No broad sexual acts exclusion
- No athletics exclusions means broad coverage for sports activities
- *Viruses and bacteria* not included in pollution exclusion
- \$1,000,000 fire legal liability limit; includes water damage resulting from fire (CGL policy)
- Automatically includes employee benefits clerical errors and omissions coverage (CGL and BLX policies)
- Covers intentional use of reasonable force to protect persons or property
- Covers incidental alcohol sales and service

Infirmary

- Student infirmary coverage (CGL and BLX policies) includes staff employed as:
 - psychologists
 - counselors
 - physician assistants
 - nurse practitioners
- Limited coverage for infirmary physicians available by endorsement

Automobile and Other Vehicles

- Broad institutional coverage for model aircraft, unmanned balloons, non-charter commercial aircraft flights and nonflight aircraft. Coverage for commercial charter (with crew available by endorsement).
- Includes *additional insured* coverage for auto leasing corporations (BLX, GLU, GLX policies).
- Definition of *insured* includes individuals renting/leasing automobiles with the express permission of Included Entity (BLX, GLU, GLX policies).

Defense and Settlement

- Definition of *reporting officer* offers favorable sexual molestation imputation language and occurrence reporting requirements
- Definition of *bodily injury* includes emotional distress
- Coverage for underlying aggregate exhaustion available (GLX and GLU policies)

ELL Coverage: Limits to \$25 million

Trustees

- Order of payments language indemnifies trustees first
- Severability of application for trustees
- Nonrescindable trustee coverage
- *Reporting officer* definition limits impact of *intent to harm/injure* exclusion

Officers and Core Functions

- Automatically includes blanket 501(c)(3) nonprofit outside directorship
- Emotional distress covered for individuals other than employees/students (*third-party emotional distress*)
- Covered professional services include:
 - institution's employed general counsel
 - accounting
 - charitable trust management
 - notary services

Defense and Settlement

- Defense costs outside limit of liability with Select Counsel provision
- Impact of prior notice and prior knowledge exclusions limited to reporting officers (eases move to UE from another carrier)
- Final adjudication provision applies to unjust enrichment exclusion and antitrust defense
- \$10,000 pre-claim advice credit available for early investigation and resolution
- Covers liability for confidential data loss/breach, including \$250,000 sublimit for credit monitoring costs resulting from claims
- Definition of *damages* includes amounts owed under contract for denial of tenure to tenure-track faculty

For a complete description of the policy benefits and features, please contact www.ue.org.

NOTE: These coverage highlights are intended to provide a general summary of coverage provided by United Educators' policies and do 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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United Educators has a Best's Rating of A (May 2009).
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