

## Prevention and Protection for Education<sup>®</sup>

Do you have adequate strategies to prevent claims and protect the reputation and financial health of your school, college, or university?

United Educators' (UE) members include nearly 1,600 educational institutions throughout the United States. We are owned and governed by the schools, colleges, and universities we insure. And we have worked to safeguard them and the students they serve for nearly three decades.

You can rely on the risk management expertise and liability coverage from UE for the prevention and protection your institution needs.

### Five Reasons to Choose UE

- 1 Comprehensive Coverage**  
UE's educators legal liability (ELL) and general liability (GL) policies are the foundation for protecting your educational institution.
- 2 Claims Management**  
Education claims are all we do.
- 3 Financial Strength**  
UE is rated "A" Excellent by A.M. Best.
- 4 Ownership**  
Members own and govern UE.
- 5 Risk Management**  
Members have 24/7 access to education-specific, multimedia resources from EduRisk<sup>®</sup>.

# Five Ways UE Delivers Prevention and Protection

## 1 Comprehensive Coverage

UE's educators legal liability (ELL) and general liability (GL) policies are the foundation for protecting your educational institution.

- Our policies are tailored for all types of educational institutions, from large, public research universities to small, private liberal arts colleges, and from public K-12 pools and districts to independent K-12 schools.
- Our worldwide coverage is truly global. Whether an incident occurs in the U.S. or another country, we will defend the insured.
- When members are covered by both UE's ELL and GL policies, they benefit from:
  - Seamless coverage, which coordinates the response to incidents that trigger both policies.
  - ProResponse®, a crisis response benefit that provides immediate assistance to navigate difficult circumstances.

## 2 Claims Management

Education claims are all we do.

- Our Cool Head, Warm Heart® philosophy drives our approach. We understand that providing a thoughtful, compassionate response balanced with a rational approach to legal matters leads to a better result for all involved.
- All claims are handled from a collaborative perspective. To achieve the most effective resolution, we work closely with our members and local, outside counsel who are experienced with education matters.

## 3 Financial Strength

UE is financially sound.

- UE has been rated "A" Excellent by A.M. Best every year since 1999.

## 4 Ownership

Members own and govern UE.

- All policyholders are members of UE.
- Each member has a subscriber savings account (SSA) that builds its ownership interest in UE. Upon Board approval, members may earn dividend distributions from their SSA account based on company performance.
- Our Board members are respected leaders elected from UE's member institutions.

## 5 Risk Management

Members have 24/7 access to education-specific, multimedia resources from EduRisk®.

- Blended learning programs are available at no additional cost for training students, faculty, supervisors, and other staff. Topics include workplace harassment prevention, sexual assault prevention, and concussion management.
- Claims studies and publications offer trends and recommendations based on detailed analysis of member data.

For more information, visit [www.UE.org](http://www.UE.org) or call (301) 907-4908.