

# General Liability Excess and Umbrella Coverage



## Comparative Value Guide

United Educators' (UE) excess and umbrella general liability policies offer some of the broadest coverage available to educational institutions, with limits up to \$40 million. Use this checklist to compare the value and benefits of UE coverage with alternatives you might be considering.

First, review the coverage and value of the UE policy. Next, determine if alternative options provide the same comprehensive benefits. Any gaps in coverage or value by the other carrier represent a potential liability. If it is unclear how another carrier's policy may respond to an issue, ask the underwriter to state their coverage position in writing. Discuss your comparison with your UE representative at any time. We are here to help!

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General Liability Excess and Umbrella Coverage	Umbrella (GLU)	Excess (GLX)	Other Carrier
<b>Who's Insured</b>			
The policy covers:			
<ul style="list-style-type: none"> <li>The educational organization, any not-for-profit subsidiary, and affiliated organizations that share common purpose with the institution and are included in its financial statements</li> </ul>	Yes	Yes	
<ul style="list-style-type: none"> <li>Newly formed and/or acquired entities, including new for-profit entities (automatic coverage for 60 days)</li> </ul>	Yes	Yes	
<ul style="list-style-type: none"> <li>While acting within the scope of their duties, past, present, and future:</li> </ul>			
<ul style="list-style-type: none"> <li>Trustees, directors, and officers, including their estates, heirs, legal representatives, spouses, and domestic partners</li> </ul>	Yes	Yes	
<ul style="list-style-type: none"> <li>Employees, faculty, student teachers, teaching assistants, volunteers, and committee members, including institutional review board members</li> </ul>	Yes	Yes	
<ul style="list-style-type: none"> <li>Representatives to an education association of which the insured educational organization is a member</li> </ul>	Yes	Yes	
<ul style="list-style-type: none"> <li>Employed health personnel, including physicians, nurse practitioners, physician assistants, psychologists, counselors, registered nurses, licensed practical nurses, and certified athletic trainers for services provided to the educational organization's students and employees</li> </ul>	Yes, if underlying covers	Yes	
<ul style="list-style-type: none"> <li>Students who are:</li> </ul>			
<ul style="list-style-type: none"> <li>In a supervised non-professional internship program in satisfaction of course requirements</li> <li>Performing services primarily for the educational organization</li> <li>Complying with policies and procedures governing conduct (e.g., "honor code")</li> </ul>	Yes	Yes	
<ul style="list-style-type: none"> <li>Any person or organization to whom the educational organization is obligated by contract to provide liability insurance</li> </ul>	Yes	Yes	
<ul style="list-style-type: none"> <li>Auto leasing companies/individuals renting/leasing autos with the institution's express permission</li> </ul>	Yes, if underlying covers	Yes	

	Umbrella (GLU)	Excess (GLX)	Other Carrier
<b>What's Covered</b>			
The policy protects your insureds against claims originating from:			
<b>Athletics</b>			
○ Intercollegiate athletics	Yes	Yes	
○ Intramural and club sports	Yes	Yes	
○ Trampolines and other rebounding devices	Yes	Yes	
○ Cheerleading	Yes	Yes	
○ Wilderness/survival programs, white water rafting, kayaking	Yes	Yes	
○ Swimming, pools, water sports	Yes	Yes	
○ Rowing or sculling shells	Yes	Yes	
○ Summer camps	Yes	Yes	
<b>Tip:</b> UE claim statistics show that some of the most severe injuries on campus are attributable to athletics. Ask your UE representative for <i>What's Causing Athletic Injuries?</i> from EduRisk®.			

	Umbrella (GLU)	Excess (GLX)	Other Carrier
<b>Students and Child Care</b>			
○ Abuse, sexual molestation and assault or rape (without sublimits)	Yes	Yes	
○ Kidnapping	Yes	Yes	
○ Corporal punishment	Yes	Yes	
○ Child care operations	Yes	Yes	
<b>Tip:</b> Even if the policy contains no exclusion, will other carriers disclaim coverage because of intentional act exclusions? Ask your UE representative for <i>Review of Student-Victim Sexual Assault Claims With Losses</i> from EduRisk.			
<b>Alcohol</b>			
○ Sales and service	Yes	Yes	
○ Inadequate enforcement of alcohol or substance abuse policies	Yes	Yes	
○ Underage drinking on and off campus	Yes	Yes	
<b>Tip:</b> Other than athletics claims, alcohol is involved in the majority of serious injury claims. Ask your UE representative for <i>Keeping Students Alcohol and Drug Free in Public Schools</i> or <i>Independent School Policies: Keeping Students Alcohol and Drug Free</i> from EduRisk.			
<b>Security</b>			
○ Security personnel, armed and unarmed	Yes, if underlying covers	Yes	
○ Intentional use of reasonable force to protect people or property	Yes	Yes	

	<b>Umbrella (GLU)</b>	<b>Excess (GLX)</b>	Other Carrier
Pollution arising out of:			
○ Escape of chlorine gas from swimming pools	Yes, if underlying covers	Yes	
○ Chemical explosion or fumes from laboratory accidents	Yes, if underlying covers	Yes	
○ Collision or overturning of an automobile	Yes, if underlying covers	Yes	
○ Pesticide and herbicide applications by licensed employees	Yes, if underlying covers	Yes	
○ Damage to neighbors' person or property from above-ground escape of pollutants	Yes, if underlying covers	Yes	
<b>Tip:</b> UE can cover the escape of pollutants above ground when the escape starts/stops within a week, is discovered by the institution within two weeks, and is reported to us within two months. Ask your UE representative for <i>Science Labs: Protecting Students From Injury in Public Schools</i> or <i>Science Labs: Protecting Students From Injury in Independent Schools</i> from EduRisk.			
<b>Other Important Coverages and Considerations</b>			
○ Medical facilities maintained primarily for use by students and employees	Yes, if underlying covers	Yes	
○ Allied health internships to train student professionals	Yes, if underlying covers	Yes	
○ Campus housing	Yes	Yes	
○ Automobile liability	Yes, if underlying covers	Yes	
○ Employers liability/employee occupational disease	Yes, if underlying covers	Yes	
○ Personal injury and advertising, including such injury that arises out of the internet	Yes	Yes	

	Umbrella (GLU)	Excess (GLX)	Other Carrier
○ Bacterial/viral food poisoning not excluded	Yes	Yes	
○ Bacterial/viral infectious diseases not excluded	Yes	Yes	
○ Damage caused by defect, deficiency, inadequacy, or dangerous condition in institution's products	Yes	Yes	
○ Model aircraft and nonflight aircraft used in repair curriculum	Yes	Yes	
○ Nonsubmersible watercraft up to 50 feet in length	Yes	Yes	
○ No overall annual aggregate. Policy pays up to policy limits for each occurrence (other than products, completed operations, employee occupational disease and sexual molestation)	No	Yes	
○ Coverage for underlying aggregate exhaustion available	Drops down to SIR	By endorsement only	
○ Punitive damages covered where permitted by law	Yes, if underlying covers	Yes	
○ Policy noncancelable except for nonpayment of premium	Yes	Yes	
○ Unintended errors and omissions on application do not prejudice coverage	Yes	Yes	
○ Subrogation rights can be waived prior to occurrence	Yes	Yes	
○ Defense costs	Outside limits	Inside limits	

### Worldwide Coverage

Worldwide coverage includes:

- Institutionally sponsored trips overseas
- Semester or year abroad programs
- Leased foreign campus or program site

**Tip:** Many general liability policies cover claims that occur overseas but require that the suit be brought in the U.S. or Canada. UE has no such restrictions and has successfully defended suits overseas by foreign nationals alleging negligence by students or faculty abroad. As more students and faculty travel abroad, the exposure to the institution for a foreign suit increases. Ask your UE representative for *At Risk Abroad: Lessons From Higher Ed Claims* from EduRisk.

	Umbrella (GLU)	Excess (GLX)	Other Carrier
<b>Risk Management</b>			
UE members receive complimentary access to EduRisk®, a suite of risk management resources tailored to the educational environment. Resources include:			
○ Access to risk management consultants for tailored guidance	Yes	Yes	
○ Claims analyses and advice on hot topics such as concussions, Title IX, campus safety, and short-term international travel	Yes	Yes	
○ Dedicated risk management website, <a href="https://www.edurisksolutions.org">EduRiskSolutions.org</a>	Yes	Yes	
○ Interactive learning programs for students, staff, and faculty	Yes	Yes	
<b>The United Educators Advantage</b>			
UE is owned and governed by the educational institutions it insures. We provide value and customer service above and beyond other carriers as evidenced by the following factors:			
○ Underwriters willing to work with institutions and their brokers to craft coverage solutions for specialized needs	Yes	Yes	
○ 24/7 access to claims professionals to assist the institution in the event of catastrophic loss	Yes	Yes	
○ Policy non-cancelable except for nonpayment of premium	Yes	Yes	

# Connect With United Educators



Register for an eNewsletter on [www.UE.org](http://www.UE.org). Check out our broker resources and sample EduRisk® offerings.



Connect with us on [Twitter](#) or [LinkedIn](#), or watch our videos on [YouTube](#).



Visit [EduRiskSolutions.org](http://EduRiskSolutions.org) for an overview of our risk management resources.



## Insuring the future of education.

United Educators (UE), a reciprocal risk retention group, is a licensed insurance company owned and governed by nearly 1,600 schools, colleges, and universities throughout the United States. Our members range from small independent schools to multicampus public universities. UE was created in 1987 on the recommendation of a national task force organized by the National Association of College and University Business Officers. Our mandate is to provide educational institutions with a long-term, stable alternative to commercial liability insurance.

EduRisk® from United Educators provides members with risk management resources to help prevent incidents that put people and institutions at risk. And, when claims do occur, UE protects our schools, colleges, and universities with education-specific coverage and an experienced claims management team. This Prevention and Protection for Education® philosophy enables UE to reduce the overall cost of risk for our policyholders.

United Educators is Rated A (Excellent) by A.M. Best.

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

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