Prevention and Protection for Education™
General Liability Policies

United Educators (UE) general liability (GL) policies provide liability arising out of bodily injury, personal injury, and third-party property damage occurring because of wrongful or negligent acts attributable to the insured. Our broad definition of insureds includes trustees, directors, officers, and the educational institution may opt to cover faculty and employees. GL coverage protects against a wide range of potential claims including alcohol abuse, athletic injuries, and international travel.

General Liability Coverages

<table>
<thead>
<tr>
<th>Primary General Liability (CGL)</th>
<th>Umbrella General Liability (GLU)</th>
<th>Excess General Liability (GLX)</th>
<th>Buffer Excess Liability (BLX)</th>
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<td>Broad primary general liability coverage with a $1,000,000 limit of liability that applies to each occurrence and a $3,000,000 annual aggregate limit. The CGL policy is generally available to institutions that currently have a GLX or GLU policy in force with UE, as described below, or that purchase one concurrently.</td>
<td>Umbrella liability coverage up to a $40 million aggregate limit; generally used by smaller colleges and independent schools. GLU provides broad form coverage.</td>
<td>Excess general liability coverage up to $40 million per occurrence with no general aggregate (with exceptions). This is an ideal fit with UE’s CGL coverage and should be considered by mid-size to large educational organizations. GLX provides very broad form coverage.</td>
<td>Fills the gap between an institution’s self-insured retention and UE’s Excess Liability (GLX) policy. The BLX policy provides occurrence coverage and extends many of the same coverages available in UE’s broad GLX policy into the primary layer.</td>
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GL Policies Have a Broad Definition of “Insured”

- 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
- Newly formed/acquired entities, including for-profit entities (automatic 60-day coverage)
- While acting within the scope of their duties, past, present, and future:
  - Trustees, directors, and officers as well as their estates, heirs, legal representatives, spouses, and domestic partners
  - Employees, faculty, student teachers, teaching assistants, volunteers, and committee members, including institutional review board members
  - Employed allied health personnel
  - Students in a supervised non-professional internship program
  - Persons or organizations to whom the educational organization is contractually obligated to provide liability insurance

GL Policy Features

GL Coverage: UE covers the unique exposures that educational institutions face every day including:
- Alcohol use and abuse
- Athletic injuries
- Bacterial/viral infectious diseases
- Campus housing
- Childcare
- Employee benefits errors and omissions
- International travel
- Personal and advertising injury
- Security including use of reasonable force to protect persons or property

Worldwide Protection:
Protects educators and students as institutions increase their geographic footprint. Lawsuits do not have to be brought in U.S. courts. UE has defended against overseas negligence suits brought by foreign nationals.

Terrorism: UE’s GL policies provide coverage for acts of domestic terrorism. These policies cover hostile actions occurring in the U.S., including its territories or possessions, or in Canada. The optional Foreign Terrorism endorsement offers GL coverage to protect an educational institution, as well as its students and faculty traveling abroad, from liability arising out of acts of foreign terrorism.

UE Coverage Benefits

- EduRisk™ All UE members have access to EduRisk, education-specific risk management resources, at no additional charge.
- Seamless Coverage Members with primary GL and ELL coverage benefit from broader, coordinated coverage for hybrid claims.
- ProResponse™ Members with any form of GL and ELL coverage have access to crisis response benefits.

For more information, visit www.UE.org or call (301) 907-4908.