



Public School (K12) Liability

New Business/Renewal Application: General Liability, Automobile Liability, School Board Legal Liability

NOTICE:

THIS POLICY IS ISSUED BY YOUR RISK RETENTION GROUP. YOUR RISK RETENTION GROUP MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK RETENTION GROUP.

INSTRUCTIONS

Instructions for the educational institution (applicant):

- § Please complete all portions of this Application completely, truthfully, and accurately.
- § This application may be completed electronically using the fillable fields. To save a partially completed application and send it to someone else, save the document as a .pdf file to your computer and then attach it to an email, or use the “send” function in Adobe Reader. Be sure to include any additional attachments.
- § Print the .pdf file and sign the application. Scan the completed form and save it to your computer.
- § Email the completed and signed application with all necessary attachments to your broker.
- § If you do not understand a question, please have your broker contact United Educators (UE) for clarification.

Submitting Broker

Please complete the broker information below. Confirm that all application questions are answered and that the application is signed before submitting it to UE.

Submitting Broker Must Complete			
Person to Contact:			
Address 1:			
Address 2:			
City:	State:	Zip:	
Phone Number:			
Email:			
License Number:			

Send completed application to:
applications@ue.org
 OR
 Fax: 301-907-8620

United Educators
 7700 Wisconsin Avenue
 Suite 500
 Bethesda, MD 20814
 Phone: 301-907-4908

APPLICATION

Full Legal Name and Address of the School District		
Name:		
Address 1:		
Address 2:		
City:	State:	Zip:

The undersigned is an authorized representative of the educational institution and all persons or concerns applying for insurance coverage. The undersigned declares that all information provided is complete, truthful, and accurate.

Signature: _____ Date: _____

Name: _____

Title: _____

School District: _____

The signing and submission of this application does not bind United Educators to issue, or the organization to purchase, any specific policy or coverage. The information provided in this application is for underwriting purposes only and does not constitute notice to United Educators of a claim or potential claim under any policy.

PLEASE SUBMIT THE FOLLOWING ALONG WITH THE COMPLETED APPLICATION
(check if provided with this form):

- The most recent audited financial statement
- Seven years of currently valued loss runs for all lines of coverage being requested, new business only

*Loss runs should be thorough in description and include all incurred payments, reserves and supplemental notes containing an explanation of whether any retention has been considered.

I. GENERAL INFORMATION

Operations

1. Annual operating budget: _____
2. Total average daily attendance: _____
3. Total number of all employees including teachers: _____
4. Total number of all teachers: _____
5. Approximate number of annual volunteers: _____
6. Does the district include any dormitories or boarding schools? Yes No

*If YES, indicate the number of boarding schools and provide web site and details for each of these operations.

Current Coverage, New Business Only					<input type="checkbox"/> Check here if no prior coverage has been purchased
Name of Insurer	Eff. Dates	Lines of Coverage	Limits	Retention	Premium
Is sexual molestation coverage being provided on an occurrence basis?					Yes <input type="checkbox"/> No <input type="checkbox"/>
Is sexual molestation coverage currently being provided to the limit of insurance? (If coverage is sublimited please answer No)					Yes <input type="checkbox"/> No <input type="checkbox"/>
Has any similar insurance been declined, canceled, or non-renewed in the past six years? If YES, please explain:					Yes <input type="checkbox"/> No <input type="checkbox"/>

Coverage Being Requested			
Coverage Type	Limits	Retention	Effective Dates
Public School Liability – PSL (General Liability and Auto Liability)			
School Board Legal Liability - SBL (Educators, Employment Practices, D&O)			
Special enhancements requested:			

II. AL/GL LIABILITY COVERAGE

Abuse and Molestation

1. Does the educational institution have a written policy addressing sexual abuse of minors? Yes No

If NO, explain:

If YES:

- a. Does the policy apply to?
- All employees, including those with a lengthy tenure, those in positions of power and highly paid staff (e.g. faculty, coaches, doctors)
 - Some employees
 - Volunteers
 - Third party contractors
 - Other (describe): _____
- b. Does the policy require reporting to the educational institution any sexual abuse of a minor? Yes No
- c. Does the policy require timely reporting of sexual abuse of a minor to law enforcement, child protective services, or similar agency? Yes No
- d. Does failure of any employee to timely report suspected sexual abuse of a minor result in discipline, including up to termination? Yes No
- e. Does the educational institution train on the reporting obligations contained in its policy which protects minors from sexual abuse? Yes No

If YES, who receives this training?

- Employees Third-party contractors
 Volunteers Other: _____

2. Does the educational institution provide an anonymous option for reporting alleged sexual abuse of minors? Yes No

If YES, describe the reporting options:

Abuse and Molestation - Continued

3. Once a report of alleged sexual abuse of a minor is received, who does the educational institution report the incident to? Select all that apply:
- | | |
|---|---|
| <input type="checkbox"/> Local (non-campus) Police | <input type="checkbox"/> United Educators, for occurrence or claims reporting |
| <input type="checkbox"/> State or local child protection services | <input type="checkbox"/> None of the above |
| <input type="checkbox"/> Minor's parents or guardians | <input type="checkbox"/> Other: _____ |
4. Does the educational institution investigate every report of alleged sexual abuse of a minor? Yes No
- If NO, explain:
-
5. Do the educational institution's investigations of alleged sexual abuse of a minor continue even if the allegations are denied by the alleged perpetrator or victim? Yes No
6. What departments or positions are designated to receive reports of alleged sexual abuse of minors?
- _____
7. Which position(s) at the educational institution has/have responsibility to review reports of sexual abuse of minors for trends, patterns, or repeat offenders? Select one:
- No Position
- The following listed position(s): _____
8. Which leader(s) or administrator(s) of the educational institution is/are notified of alleged sexual abuse by one perpetrator against more than one minor?
- | | |
|---|--|
| <input type="checkbox"/> Human resources | <input type="checkbox"/> None of the above |
| <input type="checkbox"/> Board of trustees | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> President/Head of School | |
9. Does the educational institution have a dispensary, clinic, infirmary, student health center, athletic facility, or similar facility maintained by the institution principally for use by its students? Yes No
- If YES:
- a. Does the educational institution have a sexual abuse prevention policy that applies to medical personnel working at the dispensary, clinic, infirmary, student health center, athletic facility, or similar facility? Yes No
- b. Does the educational institution have a policy regarding two medical professionals in the room for medical assessments or procedures involving intimate contact with a student? Yes No
- c. Does the educational institution have a qualified person whose role is to ensure medical personnel are following the applicable sexual abuse prevention policy? Yes No
- If YES, provide that position's title(s): _____

Athletics

1. Does the educational institution own or operate any pools? Yes No
 - a. If YES, are operations in compliance with all federal and local pool safety requirements? Yes No
 - b. Are any pools open to the public? Yes No
 - If YES, are these pools guarded at all times during hours of operation? Yes No
2. Are there any outdoor stadiums with seating capacity greater than 3,000 (or similar indoor facilities)? Yes No
3. Does the current concussion management plan include the following:
 - a. Guidelines and procedures in full compliance with current state legislation? Yes No
 - b. Signed assumption of risk and parental consent documents required prior to participation? Yes No
 - c. Are coaches trained annually on the signs and symptoms of concussions? Yes No
 - d. Are student athletes trained annually on the signs and symptoms of concussions? Yes No
 - e. Are baseline cognitive assessments for student athletes conducted prior to participation in athletics? Yes No
 - f. Requirements for immediate removal from practice or competition if a concussion is suspected? Yes No
 - g. Physical examination and medical clearance before participants are permitted to return to play? Yes No
 - h. Procedures for return to regular school activities? Yes No

Contract Management

1. Which of the following elements are required as part of the contract review process? Select all that apply:
 - Legal counsel, chairperson or superintendent review all contracts
 - Standard indemnification clause with exceptions granted only by legal counsel, chairperson or superintendent
 - Required to be named as an additional insured with exceptions granted by legal counsel, chairperson or superintendent
 - Minimum of \$1mm limit of liability with exceptions granted by legal counsel, chairperson or superintendent
 - Minimum standard requirements for subcontractors including \$1mm general liability provided through an A.M. Best A rated carrier

Automobile Liability

1. Please provide the total number of:
 - a. Owned school buses: _____
(including all passenger van and small chassis conversion buses)
 - b. Contracted school buses: _____
 - c. Passenger vans and small chassis conversion buses: _____
 - d. All power units other than buses: _____
(cars, pickups, box vans, etc.)

2. Please explain risk transfer methods in place for all contracted bus services. Elaborate on: indemnification by bus companies, additional insured status, hold harmless, certificates of insurance on file, ongoing certifications that all subcontracted firms are completing necessary screening and background checks for drivers and all who will be in contact with children).

3. Are there current policies in place with respect to driver eligibility including how to address those drivers with unsatisfactory driving records? Yes No

4. Are employees who regularly drive institution vehicles required to take driver safety training? Yes No

If YES, indicate the vehicle type or situations when training is provided (check all that apply but at least one):

- Passenger vehicles seating 14 or less
- Passenger vehicles seating 15 or more
- Non-passenger trucks and service vehicles
- Other (describe): _____

5. Indicate the method and frequency of Motor Vehicle Records (MVR's) checks by the educational institution for the following employees:

Method (check one):

- No MVR's checked
- All MVR's checked
- Random MVR's checked
- MVR's checked for certain vehicle types
(describe): _____
- Other (describe): _____

Frequency (check one if MVR's are checked):

- Every year
- Every 2 years
- Every 3 years
- Other (describe): _____

Anti-bullying

1. Is a formal bullying prevention, anti-harassment and intervention plan in place? Yes No
2. Do all bullying prevention and anti-harassment programs include cyber exposures and social media? Yes No
3. Do these plans include appropriate training and professional development for all staff? Yes No
4. Does the anti-bullying protocols provide direction for monitoring potential “hot spots” such as hallways, bathrooms, and school buses? Yes No
5. Are students and staff required to review these plans annually? Yes No

III. SCHOOL BOARD LEGAL LIABILITY COVERAGE

Employment Policies

1. Are policies prohibiting employment discrimination and unlawful employment harassment disseminated to all new employees? Yes No
2. Are policies prohibiting employment discrimination and unlawful harassment disseminated annually to all employees? Yes No

If NO, please outline the current policies for disseminating these materials:

3. Does your educational institution track and retain records of employee receipt of the disseminated policies? Yes No

If YES, please indicate how the institution’s policies are disseminated to all employees. Select all that apply:

- Hard-copy distributed
- Email copy of policies or web link for policies
- Other (describe): _____

Reductions in Workforce

1. Have there been any reductions in workforce during the past 12 months? Yes No
2. Are any reductions in workforce under consideration or planned within the next 12 months? Yes No

If YES, please elaborate on each department or division affected:

Department, division, or affiliate affected	Provide actual or estimated:			Reason for reduction in force	Will internal or outside counsel be consulted to structure the reduction?	
	Date of change	Number of faculty affected	Number of staff or administrators affected		Yes	No
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>

IV. COMMENTS
