Public K-12 Districts and Pools

Prevention and Protection for Education®

United Educators (UE) is committed to protecting public school communities through education-specific insurance and a proactive approach to risk management. Our liability insurance has evolved over three decades of experience working with K-12 schools. Through EduRisk®, members have access to a comprehensive suite of resources including risk management advice and interactive online courses to address situations involving students, staff, buildings and grounds, volunteers, and transportation. ProResponse®, our crisis response benefit, offers immediate assistance should a school or district need expert services to navigate tragic circumstances. And, as a result of examining thousands of public school claims, our expert resolutions team is prepared to efficiently address and resolve even the most challenging issues.

Nearly 1,600 educational institutions put their trust in UE, including K-12 school districts and risk-sharing pools representing more than 4.5 million students.

Coverage Overview

- Public school liability (general liability and excess auto liability)
- School board legal liability: can be written stand-alone
- Capacity: $10 million
- Insured entity: individual districts or school interlocal risk-sharing pools

<table>
<thead>
<tr>
<th>Minimums</th>
<th>Districts</th>
<th>Risk-Sharing Pools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average daily attendance</td>
<td>Variable</td>
<td>40,000</td>
</tr>
<tr>
<td>Self-insured retention</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Premium</td>
<td>Variable</td>
<td>Variable</td>
</tr>
</tbody>
</table>
ProResponse®
(For Public School Districts Only)

UE recognizes the tremendous impact a tragedy or crisis can have on a school’s students, parents, and staff. Through ProResponse, public school districts have access to expert guidance immediately after an incident occurs to address crisis communications, sexual misconduct investigations, threat assessment case consultation, or trauma/grief counseling. This enables the administration to focus on recovery and managing the operational and legal aspects of a crisis. Members with school board legal liability and UE’s GL coverage are eligible for ProResponse services. ProResponse is not available for K-12 public risk-sharing pools.

Risk Management Resources

EduRisk, from UE, provides education-specific risk management resources to member schools. EduRiskSolutions.org features publications, articles, checklists, podcasts, blogs, and webinar recordings that focus on keeping students safe and increasing awareness of important issues.

EduRisk interactive learning programs provide online courses that are tailored to students, faculty, and staff. By engaging all three audiences in risk mitigation, schools can increase awareness of important safety issues and reduce claims. Course topics include crisis management, data security, workplace discrimination and harassment, protecting children from sexual misconduct, international travel, and youth athletics.

Our risk consultants offer personalized risk advice pertaining to issues at member institutions. They can provide tailored guidance on using EduRisk resources to prevent or work through a challenging situation.