Members who carry both Educators Legal Liability (ELL) and General Liability (GL) with United Educators (UE) benefit from Seamless Coverage, our coordinated process to simplify processing of claims that bridge both policies. Seamless Coverage helps to resolve claims quickly, minimize coverage gaps between policies, and avoid troublesome negotiations between multiple insurers.

Policies with separate insurance carriers often result in disputes as to which policy and carrier should respond to the claim, leaving the policyholder in the middle. Seamless Coverage streamlines the process for addressing and resolving complex incidents that could trigger both sets of liability policies, such as sexual harassment and associated emotional distress, copyright infringement coupled with advertising injury, or disability accommodation paired with slander. In these circumstances the coordinated coverage endorsement provides the coverage benefits of both policies while applying the lower retention or deductible.
In hybrid claims, the GL carrier is usually obligated to assume defense of the claim because primary GL policies typically have the duty to defend. While some GL insurers accept their obligations, others do not, causing the institution to expend resources to determine whether and how the insurer will participate in the claim. Once defense is arranged, insurer disagreements and gaps between the insurers’ policies may further complicate resolution.

When the institution chooses UE to provide both ELL and GL coverage, UE provides defense, and coverage under the policies is smoothly coordinated. Unlike traditional property/general liability packages that do not address the complexities of hybrid ELL/GL claims, UE’s Seamless Coverage is a true liability package that offers:

- **Expanded coverage.** Institutions obtain coverage under the ELL policy for student emotional distress that is not caused by an occurrence or personal injury. Since GL policies do not provide coverage where there is no occurrence or personal injury (as in most discrimination suits), this special coverage fills an important gap.

- **Coordinated claims management.** Institutions get expertise, convenience, and efficiency when they place their confidence, and their claims, in UE’s coordinated ELL/GL claims management team.

- **Financial benefit.** With UE’s Seamless Coverage, if a single claim against an institution triggers both ELL and GL policies, the institution pays only one retention or deductible, whichever is lower. If the GL policy has no deductible, the institution has first-dollar coverage for the hybrid claim.

- **ProResponse™ crisis response benefit.** Expert guidance is available for any or all of five services: crisis communications, trauma/grief counseling, sexual misconduct investigation, e-discovery consulting, and threat assessment case consultation.

**Contact your broker today to learn more about the benefits of UE membership.**

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**SEAMLESS COVERAGE AT WORK**

*A student challenges his expulsion from school, alleging race discrimination and battery arising out of an altercation at the disciplinary hearing.*

With UE’s Seamless coverage, defense and coverage under the policies are smoothly coordinated. UE’s GL policy would not only cover discrimination and bodily injury, but UE’s expanded emotional distress coverage would also apply for any student emotional distress allegedly caused by the discrimination. The ELL policy would cover the students’ emotional distress claims that did not arise out of, or are not in conjunction with, personal or bodily injury. This aspect of the endorsement is broader than the coverage available in the ELL purchased on a monoline basis.