



S.H. Smith & Company, Inc. offers Private and Charter Schools Pollution Liability Program.

S.H. SMITH'S EDUCATIONAL PRACTICE GROUP HAS EXPANDED ITS PRODUCT OFFERINGS BY ADDING A PRIVATE & CHARTER SCHOOLS PREMISES POLLUTION LIABILITY INSURANCE PROGRAM. CLASSES ARE LIMITED TO DOMESTIC CHARTER AND PRIVATE SCHOOLS, GRADES K-12. MINIMUM PREMIUMS START AT \$4,000.

We are experts at understanding the unique liabilities faced by Educational Institutions and can offer a broader, more comprehensive insurance coverage for your client including Cyber, Security & Privacy; Educators Legal Liability; Outbreak Coverage; Umbrella and Excess Programs.

Submission Requirements:

- Completed, signed and dated Private & Charter Schools Premises Pollution Liability application
- 5 years of currently valued GL, auto & property loss runs
- Pollution loss runs if the risk previously had pollution coverage
- Available in all states (excluding California)

► **For additional information** on S.H. Smith's Private & Charter Schools Premises Pollution Liability Insurance Program, please contact:

Hamilton Smith
800-356-0168
Hamilton_Smith@SHSmith.com

CONTACT US

We have a dedicated team of experts waiting to hear from you.

 www.shsmith.com

Coverage Features:

- New conditions coverage only - retroactive date of policy inception (except at renewal)
- \$1,000,000 per pollution condition / \$1,000,000 aggregate
- \$25,000 self-insured retention
- Coverage A - New pollution conditions
- Coverage B - Pollution conditions from covered operations
- Fungi & Legionella coverage available
- Blanket NODS subject to policy terms and conditions
- Transportation for wastes both first party and third party
- Business Interruption - \$500,000 sub-limit with 10 day deductible; coverage provided by endorsement



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