

## UMBRELLA/EXCESS PROGRAM FOR EDUCATIONAL INSTITUTIONS



EDUCATIONAL INSTITUTIONS CAN BENEFIT FROM GROUP PURCHASING POWER PROVIDING INDIVIDUAL LIMITS PER INSURED, OUR ESTABLISHED EDUCATIONAL INSTITUTIONS PURCHASING GROUP PROGRAM HAS BEEN IN EXISTENCE FOR 12 YEARS WITH TWO A RATED CARRIERS: GENERAL STAR (A++XV) & FIREMAN'S FUND (A XIV).

### Coverage Features include:

- **\$50 million capacity available in \$1M increments**
  - \$10M lead umbrella (with direct excess capabilities of up to \$5M for GenStar policies)
  - \$40M excess (Fireman's Fund)
- **Up to \$45M in abuse & molestation coverages**
- **Can extend over primary Educators Legal Liability (E&O, D&O and EPL coverage)**
- **Can provide expanded coverage for certain pollution-related risks such as those related to laboratory accidents, pesticide and herbicide applications and pool chemicals**
- **Up to \$100,000 first dollar School Violent Acts Coverage on K-12s on lead Umbrella**
- **Low minimum premiums beginning at \$3,000**
- **Available countrywide**
- **Admitted Paper (Umbrella Admitted Paper (AK, CT (filed rates), MA, MI, MN, NJ, NY, RI)**
- **Exception to Lawyers E&O Exclusion (Providing AI & PI for law schools or schools that provide law advice)**
- **Exception for medical students - coverage provided for medical students only, excluding physicians and hospitals**
- **Unusual exposures (willingness to underwrite exposures uncommon to educational institutions - e.g. equine exposure)**

### Other coverages available for Educational Institutions

- **Cyber, Security & Privacy Liability**
- **Contagious events/Outbreak coverage**
- **Environmental Liability**
- **Educators Legal Liability**
- **Property and Primary General Liability for those hard to place college and university risks and public school districts**
- **Umbrella and Excess Liability for educational risks that do not qualify for our Umbrella/Excess Program**

### Target Classes:

- Independent schools
- Charter schools
- Combined church and school risks
- Private colleges and universities with less than 7,500 residential students
- Community colleges
- Trade, technical and professional schools
- Other nonprofit and for profit educational institutions

### FOR MORE INFORMATION

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