

PRIVATE AND CHARTER SCHOOLS POLLUTION LIABILITY PROGRAM

S.H. SMITH & COMPANY'S EDUCATIONAL PRACTICE GROUP HAS EXPANDED ITS PRODUCT OFFERINGS BY ADDING A PRIVATE & CHARTER SCHOOLS PREMISES POLLUTION LIABILITY INSURANCE PROGRAM WITH THE ACE GROUP. CLASSES ARE LIMITED TO DOMESTIC CHARTER AND PRIVATE SCHOOLS, GRADES K-12. MINIMUM PREMIUMS START AT \$3,000.

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.

Coverage Features include:

- Annual term only
- New Conditions coverage only – retroactive date of policy inception (except at renewal)
- \$1M per pollution condition / \$1M aggregate OR \$500K per pollution condition / \$500K aggregate
- \$25K Self-Insured Retention
- Coverage A – New Pollution Conditions
- Coverage B – Pollution Conditions from Covered Operations
- Fungi & Legionella coverage subject to underwriter approval
- Bodily Injury & Remediation Costs in soil and groundwater for Lead-Based Paint subject to underwriter approval
- Bodily Injury & Remediation Costs in soil and groundwater for Asbestos and ACM subject to underwriter approval
- Blanket NODS subject to policy terms and conditions
- Transportation for wastes both first party and third party
- Business Interruption – \$500K sub-limit with 10 day deductible; coverage provided by endorsement

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 & Company's Private & Charter Schools Premises Pollution Liability Insurance Program, please contact:

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S.H. Smith & Company, Inc. is a national, independently owned insurance broker, in-house underwriting facility and program administrator licensed to write in all 50 states.