

EDUCATORS PROFESSIONAL CHOICESM COVERAGE ANALYZER



DOES YOUR EDUCATORS LIABILITY COVERAGE PASS THE TEST?

The Hartford’s Educators Professional ChoiceSM offers liability coverage tailored to the specific needs of educational institutions. With broad coverage and policy features that offer unprecedented flexibility, our

liability coverage can help protect your school’s legacy. Use our Educators Professional Choice Coverage Analyzer to quickly see if your insurance gets the A+ your teachers, students and institution deserve.

EDUCATORS PROFESSIONAL CHOICESM

WHAT IS IT?	The Hartford	Other carrier
A comprehensive and modular education form that can include three coverage parts: <ul style="list-style-type: none"> • Educators Errors and Omissions Liability (E&O) • Directors, Officers and Entity Liability (D&O) • Employment Practices Liability (EPL) 	<input checked="" type="checkbox"/>	<input type="checkbox"/>
FLEXIBLE FEATURES	The Hartford	Other carrier
Ability to elect one, two or all three coverage parts	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ability to offer a combined limit or separate limits for coverage parts	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ability to customize each coverage part with its own unique limits, self-insured retention and retroactive date	<input checked="" type="checkbox"/>	<input type="checkbox"/>
COMMON POLICY FEATURES	The Hartford	Other carrier
Separation of insureds provision (severability)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Plaintiff’s attorney fees awarded pursuant to statutes (in covered claims)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Punitive damages (when allowed by law)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Defense costs included for non-monetary or injunctive actions alleging an educator’s wrongful act	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Insured’s consent required for settlement	<input checked="" type="checkbox"/>	<input type="checkbox"/>
The educational organization can negotiate a settlement satisfactory to the parties (with the consent of the insurer) and doesn’t have to rely on the insurance company’s “sole discretion” in settling claims	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Payment of defense costs on behalf of the institution on a current basis as billed, so that the institution doesn’t have to advance defense costs and wait for reimbursement when the claim is finally resolved	<input checked="" type="checkbox"/> <small>Optional feature</small>	<input type="checkbox"/>

Prepare. Protect. Prevail.SM

continued



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COMMON POLICY FEATURES (CONTINUED)	Check all that apply	
	The Hartford	Other carrier
A supplemental extended reporting period is available for purchase if the insured does not renew coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Automatic 90-day claim reporting period upon policy expiration	<input checked="" type="checkbox"/>	<input type="checkbox"/>
The policy pays 100% of the covered loss over the self-insured retention with no copayment requirement	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Claims must be reported "as soon as practicable"	<input checked="" type="checkbox"/> But no later than 90 days after expiration of policy	<input type="checkbox"/>
Broad definition of "claim" to encompass a wide variety of demands and proceedings, including arbitration and alternative dispute resolution proceedings	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Worldwide coverage territory	<input checked="" type="checkbox"/> Claims reporting is subject to policy terms and conditions	<input type="checkbox"/>
"Domestic partner" is defined	<input checked="" type="checkbox"/>	<input type="checkbox"/>

EDUCATORS E&O WRONGFUL ACT

WHAT IS IT?	Check all that apply	
	The Hartford	Other carrier
<p>A negligent act, error or omission in the performance of the following education functions: educational instruction, career guidance, administration of discipline or corporal punishment, student consumerism, admittance or academic placement procedures, expulsion procedures, student enrollment or participation in school programs</p> <ul style="list-style-type: none"> Includes educational malpractice or failure to educate Includes discrimination resulting in humiliation or injury to the feeling or reputation of a current or prospective student, other than disparate treatment discrimination 	<input checked="" type="checkbox"/>	<input type="checkbox"/>
WHO IS COVERED?	The Hartford	Other carrier
<ul style="list-style-type: none"> Employees, student teachers, substitute teachers employed by you, teaching assistants, work grant students 	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Employed school psychologists, psychometrists and counselors while acting in the scope of professional duties for the educational institution 	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Students in a supervised internship or externship program (professional or otherwise) in satisfaction of course requirements, or while acting at the direction of the educational organization 	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Employees, volunteers and PTO/PTA while acting under direct supervision of the educational entity and where not insured elsewhere 	<input checked="" type="checkbox"/>	<input type="checkbox"/>

continued

EDUCATORS PROFESSIONAL CHOICESM COVERAGE ANALYZER

D&O WRONGFUL ACT

Check all that apply

WHAT IS IT?	The Hartford	Other carrier
<ul style="list-style-type: none"> A negligent error, misstatement, misleading statement, act, omission, neglect or breach of duty committed in capacity as a director or officer for an insured entity or in his/her outside capacity Includes coverage for the entity's own wrongful acts 	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Trustees, members of the board, directors and officers, acting in scope of duties for the school Spouses of directors/officers or trustees solely because of their status as the spouse of the director/officer or trustee Members, directors/officers and trustees serving at the direction of the institution as directors of qualified nonprofits are covered 	<input checked="" type="checkbox"/>	<input type="checkbox"/>

INSURED ENTITIES EMPLOYMENT PRACTICES WRONGFUL ACT

Check all that apply

WHAT IS IT?	The Hartford	Other carrier
<ul style="list-style-type: none"> Includes wrongful termination, employment harassment, employment discrimination, retaliation and certain enumerated workplace torts Breach of any expressed or implied employment contract, including a personnel manual, employee handbook or policy statement 	<input checked="" type="checkbox"/>	<input type="checkbox"/>
TYPES OF CLAIMS COVERED	The Hartford	Other carrier
Termination of individual employment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Employment-related discrimination (e.g., age, sex, race, religion, disability, gender identity or expression, refusal to submit to genetic makeup testing, HIV or other health status)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Employment-related unlawful retaliation	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Constructive discharge	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Failure to hire or promote	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Failure to grant tenure	<input checked="" type="checkbox"/>	<input type="checkbox"/>
EEOC or state human rights claims	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Emotional distress damages for employment claims	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Employment-related sexual or workplace harassment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Front and back pay - related to employment practices wrongful act	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Violation of equal pay laws	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Defense for wage and hour violations	<input checked="" type="checkbox"/> Optional coverage where available	<input type="checkbox"/>
Third-party harassment or discrimination	<input checked="" type="checkbox"/> Optional coverage	<input type="checkbox"/>

For additional information and resources for your educational institution, visit THEHARTFORD.COM/EDUCATION.



This document highlights in general terms the coverages that may be afforded under certain Hartford policy forms. Coverage for individual claims is based on the facts and circumstances of each claim as well as any applicable exclusions, limitations or any other terms and conditions of the policy that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. This is to be used as a discussion document when considering coverage from different carriers.

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