



**EDUCATION TAILORED TO THE STUDENT.
INSURANCE CUSTOMIZED FOR THE INSTITUTION.**



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HARTFORD**

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UNPRECEDENTED FLEXIBILITY AND CHOICE FOR EDUCATIONAL INSTITUTIONS

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.

+/- **THREE MODULAR COVERAGE CHOICES - ADD OR SUBTRACT FOR THE PERFECT COMBINATION**

The Hartford has structured Educators Professional Choice as a modular policy. It's like a customized curriculum with courses that can be taken together or separately - or in any combination. So educational institutions can be more selective about the coverage they purchase, while still having the most comprehensive plan available.

Modular coverage choices include:

- 1 DIRECTORS, OFFICERS & ENTITY LIABILITY (D&O)**
Protects individual directors' and officers' assets from lawsuits arising out of their breach of duty, neglect, error, misstatement or omission while performing job duties. Includes coverage for the entity's own wrongful acts.
- 2 EDUCATORS ERRORS & OMISSIONS LIABILITY (E&O)**
Insures damages arising out of an insured's rendering, or failing to render, services in the performance of the school's educational functions. Includes certain student discrimination claims, other than disparate treatment discrimination.
- 3 EMPLOYMENT PRACTICES LIABILITY (EPL)**
Protects a school against allegations of discrimination, breach of employment contract, sexual harassment and other employment-related wrongful acts. Failure to grant tenure allegations are also covered under this coverage part.

PROTECTING EDUCATORS FROM SERIOUS EXPOSURES SINCE THE EARLY 1800s

The Hartford wrote the first fire insurance policy for Yale University back in 1825, when it was still known as Yale College.

With our long history of serving schools, colleges and private learning centers, we have deep knowledge of the challenges they face while striving to deliver excellence in a complex, changing environment.

Protecting them from serious exposures - and optimizing outcomes - is a goal that's often best served with a tailored approach.



FLEXIBLE IN WAYS THAT MATTER MOST TO EDUCATORS

HOW FLEXIBLE IS COVERAGE?

Educators can choose one, two, or all coverage parts, in any combination.

HOW FLEXIBLE ARE LIMITS?

Combined limits of \$1,000,000 each claim with up to a \$15,000,000 umbrella tower may be available.

As an alternative, each coverage part can have its own separately written limits, with:

- Limits up to \$5,000,000 per coverage part
- Limits up to \$10,000,000 if E&O is the only coverage part purchased

HOW FLEXIBLE IS THE RETENTION?*

Each coverage part can have its own self-insured retention. We also permit the option for smaller retentions to be “paid on behalf” of the insured, which essentially treats the self-insured retention like a deductible, with the insured reimbursing us for this amount afterward.

*A retention is the dollar amount that the insured must pay before the Educators Professional Choice policy begins to respond to any loss.



NEW OPTIONAL COVERAGES THAT HELP PUT A FINE POINT ON PROTECTION

The Hartford gives educators even more ways to customize their protection with these optional endorsements.

WAGE AND HOUR DEFENSE SUBLIMIT. Optional defense cost coverage, subject to a sublimit for claims alleging violations of wage and hour laws.¹ Purchased with EPL coverage part. (Not available in all states.)

THIRD PARTY EPL COVERAGE. This option covers claims by outside parties alleging discrimination or harassment. (Where available.)



EDUCATORS PRIZE KNOWLEDGE AND ACCURACY - THE KIND OUR CLAIMS HANDLERS OFFER

To give educators prompt, accurate, knowledgeable claims service, we’ve put together an experienced team. The benefits speak for themselves.

KNOWLEDGEABLE ALLIES WHO PURSUE THE FACTS IN A TIMELY MANNER. Liability claims are stressful, so we strive to resolve them efficiently through a timely, proactive approach. We assign experienced counsel to act on the insured’s behalf, supportively and objectively. Our specialists will interview all parties and gather relevant documentation to understand the issues surrounding the claim. And then build a relationship of trust as well as a strong defense.

CLAIMS REPORTING WHENEVER YOU NEED IT.

Our claims specialists are on standby 24/7.

ALL THE RIGHT PROFESSIONALS. Educators can count on the right people to address all of their claims needs, so they can prevail:

- Staff consultants experienced in managing the most challenging cases.
- Liability handlers with the know-how to handle sensitive litigation issues.
- Experienced attorneys in our national counsel network who understand the unique aspects of education and management & professional liability coverage.

LEARN MORE: TALK TO YOUR MIDDLE MARKET UNDERWRITER.

Or visit us at THEHARTFORD.COM/EDUCATION today.

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.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT.

¹ For example, say that a school has a copy center and its employees bring an action against the school for requiring more than 40 hours of work per week without overtime pay. Another example would be a group of cafeteria workers bringing a suit against their employer for paying them less than the minimum wage required by the state.

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