GROW YOUR EDUCATION BOOK OF BUSINESS WITH OUR COMPREHENSIVE COVERAGES.

TOP 10 REASONS TO PLACE YOUR EDUCATION CLIENTS WITH THE HARTFORD

Let’s partner together to offer your education clients the comprehensive coverages and cost-saving services they need to manage risk. Here are some of the many reasons why The Hartford earns high marks from educational institutions.

1. Educators Professional Choice℠ coverage can include:
   - Educators errors & omissions liability coverage
   - Directors, officers and entity liability coverage
   - Employment practices liability coverage
   - Combined limits: $1M/$1M, $1M/$2M, $1M/$3M primary with a $15M umbrella tower
   - Separate limits: Up to $5M per coverage part, but up to $10M if E&O is the only coverage part

2. Sexual abuse and molestation coverage – Offered with up to $10 million in limits within the general liability limit, which is separate from the Educators Professional Choice limit.

3. Wrongfully accused defense reimbursement coverage – Available for a “wrongfully accused person” after a legal finding of “not liable” in a civil trial, “not guilty” in a criminal trial, or “dismissal with prejudice” of all charges or allegations of sexual abuse or molestation in a criminal charge. Available limits when purchasing sexual abuse and molestation coverage:
   - $500,000 per wrongfully accused
   - $1 million aggregate

COUNT ON US

Since 1825,
The Hartford has insured schools, writing the first fire insurance policy for Yale College (now Yale University).

Today,
our commitment to insuring schools is stronger than ever.

Prepare. Protect. Prevail.®
4. **General Liability Educators Broad Form Endorsement** – Provides incidental medical malpractice coverage to the insured for losses arising out of the work of employed physicians, nurses, emergency medical technicians, paramedics and allied healthcare professionals.

5. **Crisis event coverage** – Offers protection for crisis events impacting students and staff. Coverage is available to help with communications, counseling and other post-crisis expenses.

6. **Specialized Property Insurance Coverage Endorsement (SPICE®) for colleges and schools** – Offers increased limits including:
   - Animals and harvested crops
   - Uniforms, theater costumes and musical instruments
   - Business income from auxiliary operations
   - Faculty and student personal effects

7. **Access to discounted background-check services** – Offers a cost-effective way for your accounts to manage risk. Services include:
   - Motor vehicle reports
   - Employment verifications
   - Education credential verifications

8. **Timely, proactive claims approach to help resolve claims** and, whenever possible:
   - Avoid court
   - Limit publicity
   - Contain financial costs
   - Assign experienced counsel

9. **Education-specific risk management services to help schools control losses** – Includes workshops, conferences, podcasts and on-demand webinars.

10. **The Hartford’s Multinational Choice** offers a spectrum of coverage options to provide your clients with broad protection and peace of mind in over 150 countries.

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**COMPREHENSIVE COVERAGE, ALL IN ONE PLACE**

Offer your clients the protection they need. Combine our property coverage with our competitive:

- Workers’ compensation
- Commercial auto
- General liability

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**LEARN MORE.**

Contact your Middle Market underwriter or visit [thehartford.com/education](http://thehartford.com/education).

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This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of March 2017.


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