

School Leaders Risk Protector[®]

Errors & Omissions Insurance

The schools entrusted with educating America's youth are closely regulated by federal and state laws that govern curriculum as well as obligations pertaining to employment practices and management responsibilities.

Public school districts, private schools, charter schools and small public and private colleges are also closely watched by the communities they serve. The choices made by school leaders can have a far-reaching impact on the school, parents and students who rely on their teachings and operations. As a result of such widespread scrutiny, school leaders—including school board members, employees, teachers and even volunteers—are at a high risk of being sued.

School Leaders Risk Protector[®], underwritten by the experts at Chartis' Professional Liability Division, provides reliable, customized protection school leaders need. Our policy is designed to protect the school entity, its administration, management, board members and others during the course of their duties for the school entity from claims arising out of any actual or alleged breach of duty, neglect, error, misstatement, misleading statement or omission. The policy covers defense costs and legal expenses—even when allegations are ultimately proven groundless, false or fraudulent. Plus, coverage extends to twelve employment practices violations, including retaliation claims.

Features & Benefits

Our School Leaders Risk Protector policy offers:

- A broad definition of “insured” that includes:
 - The school entity
 - The Board of Education or other governing board or body (past and present members)
 - Trustees and directors (past and present)
 - Members of the Board of Regents (past and present)
 - Staff, faculty, student teachers, and student interns (past and present)
 - School employees (past or present, whether full time, part-time, seasonal, temporary or volunteer)
- Full Prior Acts coverage (for the majority of exposure)
- Payment of defense costs in addition to the limit of liability
- Limits up to \$25 million
- Defense costs coverage for the following:
 - Claims seeking non-monetary relief
 - The failure to maintain insurance
- Coverage for the vicarious liability of the school entity for non-employment discrimination

Special Enhancements

- \$100,000 defense sub limit for third-party breach of contract claims
- \$100,000 defense sub limit for claims related to desegregation
- \$25,000 defense sub limit for claims involving breach of fiduciary duty
- Coverage for independent contractors for the School Entity if the School Entity indemnifies such individual pursuant to a written contract signed prior to such individual's commission of a Wrongful Act
- Coverage for claims of employment-related libel, slander and emotional distress
- Duty to defend coverage for Equal Employment Opportunity Commission (EEOC) proceedings and Individual Education Plan (IEP) Hearings
- Optional Network Security Liability coverage for legal liability arising from a failure of computer security, which may include the unauthorized release of confidential student information

The Focus

Coverage is designed expressly for:

- Public and private k-12 schools
- Charter schools
- Public and private colleges with less than 5,000 students

All Too Familiar Scenarios...

- A group of minority employees and applicants for employment filed a class action lawsuit against a community college in Florida for alleged discrimination, retaliation and violation of civil rights in their dismissal and denial of employment by the college. The case settled for \$25,000, with defense fees and costs amounting to approximately \$200,000.
- The parents of a child student filed a civil action against their school district alleging violation of the "Individuals with Disabilities Education Act" after it failed to maintain their child's placement at his prior school during the pendency of a due process hearing, as required by law. The case settled through mediation for \$150,000 with defense fees and costs exceeding \$55,000.
- The plaintiff, the mother of a former student of the school, filed a suit alleging her daughter (who was 16 years old at the time) had an inappropriate sexual relationship with her high school football coach. The plaintiff's daughter became pregnant as a result of the relationship. The child is being raised by the plaintiff (mother). The District paid \$225,000 in damages, plus \$15,878 in defense costs.

Chartis' Professional Liability Division has been underwriting School Leaders E&O Insurance for over three decades. Today, our coverage is underwritten by experts who are dedicated to addressing the specialized exposures of school leaders.

To learn more about School Leaders Risk Protector, please visit www.chartisinsurance.com, e-mail executiveliability@chartisinsurance.com, or contact your insurance broker.

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Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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