

Product Profile

# School Leaders Risk Protector<sup>SM</sup>

## Comprehensive errors and omissions coverage for school board members

**School Leaders Risk Protector** is available for a number of not-for-profit entities such as K-12 Public/Private and Technical/Vocational schools, Cooperative Educational and Charter Schools, and various colleges such as Junior, Community and Four Year Colleges with less than 5,000 students.

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### Coverage Highlights

- Broad definition of “insured” includes:
  - The school entity and its subsidiaries
  - The Board of Education, trustees, directors and members of the Board of Regents (past, present and future)
  - School employees including volunteers, student teachers and student interns
- Duty to defend a lawsuit, regardless if deemed groundless or fraudulent
- Employment practices liability coverage for claims alleging wrongful termination, failure to grant tenure, discrimination, sexual harassment or failure to promote
- Coverage for acts that may have occurred prior to your purchase of the policy
- Full Prior Acts coverage

### Value-Added Services

These highly-sought services are included with all policies:

- **EPL Pak<sup>®</sup> Premier:** Premier services from Jackson Lewis, LLP, a premier employment law firm with offices throughout the United States; includes Title VII harassment and discrimination training, Internet-based HR Compliance reference system, and a Recruiting, Retaining and Terminating Employees Manual.
- **eDelivery<sup>®</sup>:** Our online policy delivery system, makes issued policies and endorsements available to you via a secure Web site within 24 hours of issuance.

### Unique Coverage Details

- Coverage for claims of libel, slander and defamation
- Separation of responsibilities for individual board members, so that fraudulent actions of other board members are not imputed on the insured person
- Breach of Contract claims
- Violation of open meeting laws
- Civil Rights violations
- Defense costs are outside of the limits

### Claims Scenario

Parents with a child requiring special education sued a school district claiming that their child was wrongfully transferred to a different school and violated the Individuals with Disabilities Education Act. The suit cost over \$50,000 to defend in court and resulted in over \$150,000 in damages.

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The claims scenarios summarized herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

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