

Comparative Value Guide

# Primary General Liability (GL) Coverage



*United Educators (UE) brings nearly 40 years of education-focused experience providing liability insurance and risk management solutions for educational institutions. We are committed to helping our members address evolving liability risks through personalized service, proactive risk management, and efficient claims resolution.*

*UE offers broad occurrence-based coverage with options to meet institution's unique needs. Use this guide to compare UE's primary general liability (GL) coverage with alternatives. Begin by reviewing the coverage and value provided by UE's policy. Then determine if other options provide the same comprehensive benefits. Consider that gaps in coverage may represent a potential liability. If policy coverage or benefits are unclear, ask that carrier's underwriter to state the coverage position.*

*Discuss your comparison with your UE representative at any time. We are here to help.*

## GL Coverage Comparison



### Who Is Insured

#### The policy typically covers:

- The educational institution and any not-for-profit organizations it controls that are included in the institution's financial statements
- Newly formed/acquired entities, including for-profit entities (automatic coverage for 60 days, subject to policy conditions)
- While acting within the scope of their duties to the institution:
  - Past, present, or future trustees, directors, and officers as well as their estates, heirs, legal representatives, and the spouses or domestic partners of the aforementioned as long as their involvement in claims is solely because of their status as spouses or domestic partners
  - Employees, faculty, student teachers, teaching assistants, volunteers, and committee members, including institutional review board members (at the option of the institution)
  - Representatives to an education association of which the insured institution is a member (at the option of the institution)

	UE	Other Carrier	Other Carrier
	Yes		
	Yes		
	Yes		
	Yes		



## Who Is Insured

	UE	Other Carrier	Other Carrier
<ul style="list-style-type: none"> <li>At the option of the institution, students who are:               <ul style="list-style-type: none"> <li>In a supervised non-professional internship program in satisfaction of course requirements</li> <li>At the institution's direction, performing services primarily for the institution and within the scope of their duties to the institution</li> </ul> </li> </ul>	Yes		
<ul style="list-style-type: none"> <li>People or organizations to whom the educational organization is contractually obligated to provide liability insurance, subject to terms and conditions of the policy</li> </ul>	Yes		



## What Is Covered

The policy typically protects your insureds against claims arising out of:

### Alcohol

<ul style="list-style-type: none"> <li>Certain alcohol use and abuse</li> </ul>	Yes		
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**Tip:** Alcohol is often a factor in serious injury claims, including sexual assault. Ask your UE representative for the article, *Institutionalize the Prevention of High-Risk Drinking*.

### Athletic injuries, including those arising from:

<ul style="list-style-type: none"> <li>Acrobatics, gymnastics, tumbling</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Cheerleading</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Intercollegiate athletics</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Intramural and club sports</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Rowing or sculling shells</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Summer camps</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Swimming pools, water sports</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Trampolines and other rebounding devices</li> </ul>	Yes		
<ul style="list-style-type: none"> <li>Wilderness/survival programs</li> </ul>	Yes		

**Tip:** UE claims show that some of the most severe injuries on campus are attributable to athletics. Ask your UE representative for the report, *What's Causing Athletic Injuries? Lessons From Claims*.



## What Is Covered

UE

Other Carrier

Other Carrier

### Child Care and Students

- Sexual misconduct up to full policy limits, including sexual assault, sexual abuse, and wrongful sexual conduct (where endorsement applies and subject to underwriting review)
- Day care operation

Yes

Yes

**Tip:** Proper oversight and risk mitigation strategies must be in place when adults have regular or unsupervised access to minors. Ask your UE representative for the checklist series *Protecting Minors on College Campuses* or *Protecting Children From Educator Sexual Misconduct*.

### International Travel

- Institutionally sponsored overseas trips
- Limited non-owned auto liability in foreign countries
- Semester or year abroad programs

Yes

Yes

Yes

**Note:** Many general liability policies cover claims that occur overseas, but require that the suit be brought in the U.S. or Canada. UE has no such restrictions and has defended suits overseas by foreign nationals alleging negligence by students or faculty abroad. As students and faculty travel abroad with greater frequency, the institution's exposure for a foreign suit increases.

**Tip:** Short-term international programs are frequently organized just before departure by faculty with limited knowledge of the potential risks. Ask your UE representative for *Checklist for Higher Ed Administrators: Managing Study Abroad Programs*.

### Certain Pollution Events

- Application of chlorine to swimming pools by licensed professionals
- Chemical explosion or fumes from laboratory accidents
- Collision or overturning of an automobile
- Damage to a neighbor's person or property from above-ground escape of pollutants
- Faulty heating or cooling equipment
- Pesticide and herbicide applications by licensed employees

Yes

Yes

Yes

Yes

Yes

Yes

**Note:** UE can cover the escape of pollutants above-ground when the escape starts/stops within a week, is discovered by the institution within two weeks, and reported to us within two months.



## What Is Covered

UE

Other  
Carrier

Other  
Carrier

### Security

- False arrest, illegal search, and other civil rights violations (when Seamless Coverage endorsement applies)
- Use of reasonable force to protect persons or property
- Security personnel, armed and unarmed

Yes

Yes

Yes

### Other Important Coverages

- Bacterial/viral food poisoning
- Bacterial/viral infectious diseases, other than pandemics or epidemics identified by a governmental entity
- Campus housing (when endorsement or sublimit applies)
- Certain media, publishing, broadcasting, and telecasting coverage
- Damage caused by defect, deficiency, inadequacy, or dangerous condition in institution's products
- Defamation (libel or slander), disparagement of product or service
- Emotional distress not due to sexual misconduct
- Employee benefits errors and omissions coverage
- Fire legal liability and water damage from fire (\$1 million limits)
- Invasion of privacy
- Non-submersible watercraft up to 50 feet long
- Personal injury and advertising injury
- Unmanned aerial vehicles (UAVs) up to 100 pounds for education or research (other uses subject to policy conditions)
- Wrongful eviction (such as eviction from a student residence or faculty housing or office)

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes



## Risk Management

UE

Other Carrier

Other Carrier

**Eligible UE members receive complimentary access to our extensive suite of education-specific risk management services and resources.**

• Resource library: Publications, tools, and media addressing key risk topics	Yes		
• Risk advice: Access to UE consultants for tailored guidance	Yes		
• Online training: Interactive courses for students, staff, and faculty	Yes		
• Risk Management Premium Credit (RMPC) program: Up to a 6% premium credit for eligible activities	Yes		



## Seamless Coverage

**Institutions that purchase both GL and an educators legal liability policy from UE have seamless coverage. Benefits include:**

• ProResponse® crisis response services, including media relations support; trauma and grief counseling; sexual misconduct investigation; and threat assessment consultation. <i>Limits apply.</i>	Yes		
• Lowest retention policy applies with coverage applicable from both policies	Yes		
• Minimizes potential for coverage gaps	Yes		
• Peace of mind by eliminating disputes between different insurance carriers	Yes		



## The UE Advantage

**UE provides deep education expertise, proactive risk management, and personalized customer service.**

• Policy noncancellable except for nonpayment of premium	Yes		
• Underwriters who work with institutions and their brokers to craft coverage solutions for specialized needs	Yes		
• Claims managed by education specialists, with 24/7 access to professional support in the event of catastrophic loss	Yes		
• Financial efficiency to meet the cost of claims and manage the volatility of long-tail liabilities	Yes		
• Mission-driven reciprocal risk retention group partnering with the educational institutions that own and govern us	Yes		

For more information about our liability insurance and risk management solutions, visit [www.ue.org](http://www.ue.org) or contact your insurance broker.



## Education's Own Insurance Company™

UE provides liability insurance and risk management solutions to meet the unique needs of K-12 schools, colleges, and universities. UE serves members from large university systems to small, independent K-12 schools, providing coverage and tools to help institutions confidently manage education-specific liability risks. Founded exclusively for education, UE has received an A (Excellent) financial strength rating from AM Best every year since 1998. UE is among Ward's 50® top-performing insurance companies.

This document is intended to provide a general summary of coverage provided by United Educators' policies. This document should not be interpreted as a promise that all coverages are available to all members or that all claims will be covered. The information contained in this document does not amend or extend the actual policy of insurance. Coverage is provided only by the terms, conditions, and limitations in the actual insurance policy issued by United Educators.

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