

# Primary General Liability Coverage

## Comparative Value Guide

United Educators' (UE) primary general liability policy offers your institution some of the broadest coverage available. Use this checklist to compare the value and benefits of UE coverage with alternatives you might be considering.

First, review the coverage and value of the UE policy. Next, determine if alternative options provide the same comprehensive benefits. Any gaps in coverage or value by the other carrier represent a potential liability. If another carrier's policy is unclear, ask the underwriter to state their coverage position in writing.

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

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| <b>GL Coverage Comparison</b>  | <b>UE</b> | Other Carrier | Other Carrier |
|--|-----------|---------------|---------------|
| <b>Who's Insured</b>   |           |               |               |
| The policy covers:   |           |               |               |
| <ul style="list-style-type: none"> <li>○ The educational organization, any not-for-profit subsidiary, and affiliated organizations that share common purpose with the institution and are included in its financial statements</li> </ul>  | Yes       |               |               |
| <ul style="list-style-type: none"> <li>○ Newly formed/acquired entities, including for-profit entities (automatic 60-day coverage)</li> </ul>  | Yes       |               |               |
| <ul style="list-style-type: none"> <li>○ While acting within the scope of their duties, past, present, and future:</li> </ul>  |           |               |               |
| <ul style="list-style-type: none"> <li>• Trustees, directors, and officers as well as their estates, heirs, legal representatives, spouses, and domestic partners</li> </ul>   | Yes       |               |               |
| <ul style="list-style-type: none"> <li>• Employees, faculty, student teachers, teaching assistants, volunteers, and committee members, including institutional review board members</li> </ul>   | Yes       |               |               |
| <ul style="list-style-type: none"> <li>• Representatives to an education association of which the insured educational organization is a member</li> </ul>  | Yes       |               |               |
| <ul style="list-style-type: none"> <li>• Employed allied health personnel, including nurse practitioners, physicians assistants, psychologists, counselors, registered nurses, licensed practical nurses, and certified athletic trainers for services provided to students and employees of the educational organization</li> </ul> | Yes       |               |               |
| <ul style="list-style-type: none"> <li>• Students in a supervised non-professional internship program in satisfaction of course requirements, or while performing services primarily for the educational organization or complying with policies and procedures governing conduct (e.g. "honor code")</li> </ul>                     | Yes       |               |               |
| <ul style="list-style-type: none"> <li>• Persons or organizations to whom the educational organization is contractually obligated to provide liability insurance</li> </ul>  | Yes       |               |               |

|  | UE  | Other Carrier | Other Carrier |
|--|-----|---------------|---------------|
| <b>What's Covered</b>  |     |               |               |
| The policy protects your insureds against claims such as:  |     |               |               |
| <b>Alcohol Use and Abuse</b>   |     |               |               |
| ○ Inadequate enforcement of alcohol or substance abuse policies  | Yes |               |               |
| ○ Sales and service  | Yes |               |               |
| ○ Underage drinking on- and off-campus   | Yes |               |               |
| <b>Tip:</b> Alcohol is often a factor in serious injury claims, including sexual assault. Ask your UE representative for <i>Keeping Students Drug and Alcohol Free</i> .                               |     |               |               |
| <b>Athletic injuries, including those arising from:</b>  |     |               |               |
| ○ Acrobatics, gymnastics, tumbling   | Yes |               |               |
| ○ Cheerleading   | Yes |               |               |
| ○ Intercollegiate athletics  | Yes |               |               |
| ○ Intramural and club sports   | Yes |               |               |
| ○ Rowing or sculling shells  | Yes |               |               |
| ○ Summer camps   | Yes |               |               |
| ○ Swimming pools, water sports   | Yes |               |               |
| ○ Trampolines and other rebounding devices   | Yes |               |               |
| ○ Wilderness/survival programs   | Yes |               |               |
| <b>Tip:</b> UE claims show that some of the most severe injuries on campus are attributable to athletics. Ask your UE representative for the EduRisk® report, <i>What's Causing Athletic Injuries?</i> |     |               |               |

| <b>Child Care and Students</b>  | <b>UE</b> | Other Carrier | Other Carrier |
|---|-----------|---------------|---------------|
| ○ Abuse, sexual molestation, and assault or rape (without sublimits)  | Yes       |               |               |
| ○ Corporal punishment   | Yes       |               |               |
| ○ Day care operation  | Yes       |               |               |
| <p><b>Tip:</b> Proper oversight and risk mitigation strategies must be in place when adults have regular or unsupervised access to minors. Ask your UE representative for <i>Checklist for Protecting Minors on Campus: Managing Contractors and Student Educators</i>.</p>   |           |               |               |
| <b>International Travel</b>   |           |               |               |
| ○ Institutionally sponsored overseas trips  | Yes       |               |               |
| ○ Limited non-owned auto liability in foreign countries   | Yes       |               |               |
| ○ Semester or year abroad programs  | Yes       |               |               |
| <p><i>Coverage 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.</i></p> |           |               |               |
| <p><b>Tip:</b> Short-term international programs are frequently organized just before departure by faculty with limited knowledge of the potential risks. Ask your UE representative for <i>Checklist for Short-Term International Programs</i>.</p>  |           |               |               |
| <b>Pollution arising out of:</b>  |           |               |               |
| ○ Collision or overturning of an automobile   | Yes       |               |               |
| ○ Damage to neighbors' person or property from above-ground escape of pollutants  | Yes       |               |               |

| <b>Pollution (continued)</b>   | <b>UE</b> | Other Carrier | Other Carrier |
|--|-----------|---------------|---------------|
| ○ Escape of chlorine gas from swimming pools   | Yes       |               |               |
| ○ Fumes from laboratory accidents  | Yes       |               |               |
| ○ Pesticide and herbicide applications by licensed employees   | Yes       |               |               |
| <i>Coverage 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.</i>                                |           |               |               |
| <b>Tip:</b> The combination of dangerous chemicals, heat sources, and glass equipment can make science labs among your school's most dangerous places. Ask your UE representative for <i>Science Labs: Protecting Students From Injury</i> . |           |               |               |
| <b>Security</b>  |           |               |               |
| ○ False arrest, illegal search, and other civil rights violations (when "Seamless Coverage" endorsement applies)   | Yes       |               |               |
| ○ Use of reasonable force to protect persons or property   | Yes       |               |               |
| ○ Security personnel, armed and unarmed  | Yes       |               |               |
| <b>Other Important Coverages</b>   |           |               |               |
| ○ Bacterial/viral food poisoning   | Yes       |               |               |
| ○ Bacterial/viral infectious diseases  | Yes       |               |               |
| ○ Campus housing   | Yes       |               |               |
| ○ Damage caused by defect, deficiency, inadequacy, or dangerous condition in institution's products  | Yes       |               |               |
| ○ Employee benefits errors and omissions coverage  | Yes       |               |               |
| ○ Fire legal liability and water damage from fire (\$1 million limits)   | Yes       |               |               |
| ○ Non-flight aircraft used in repair curriculum  | Yes       |               |               |
| ○ Model aircraft   | Yes       |               |               |

| <b>Other (continued)</b>   | <b>UE</b> | Other Carrier | Other Carrier |
|--|-----------|---------------|---------------|
| ○ Non-submersible watercraft up to 50 feet in length   | Yes       |               |               |
| ○ Personal injury and advertising, including such injury that arises from internet use   | Yes       |               |               |
| <b>Risk Management</b>   |           |               |               |
| UE members receive complimentary access to EduRisk®, a suite of risk management resources tailored to the educational environment. Resources include:  |           |               |               |
| ○ Access to risk management consultants for tailored guidance  | Yes       |               |               |
| ○ Claims analyses and advice on hot topics such as concussions, Title IX, campus safety, and short-term international travel   | Yes       |               |               |
| ○ Dedicated risk management website, <a href="http://EduRiskSolutions.org">EduRiskSolutions.org</a>  | Yes       |               |               |
| ○ Interactive learning programs for students, staff, and faculty   | Yes       |               |               |
| <b>Seamless Coverage</b>   |           |               |               |
| Educational organizations that purchase both UE Educators Legal Liability and Primary General Liability policies have “Seamless Coverage” providing the following benefits:  |           |               |               |
| ○ Claims managed by education specialists  | Yes       |               |               |
| ○ Crisis response benefits, known as <i>ProResponse</i> ®, provide expert services for crisis communications/public relations, e-discovery consulting, sexual misconduct investigation, threat assessment, and/or trauma/grief counseling. Limits apply. | Yes       |               |               |
| ○ Emotional distress coverage for students for discrimination  | 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       |               |               |

|   | UE  | Other Carrier | Other Carrier |
|---|-----|---------------|---------------|
| <b>The United Educators Advantage</b>   |     |               |               |
| UE is owned and governed by the educational institutions it insures. We provide value and customer service above and beyond other carriers as evidenced by the following factors: |     |               |               |
| ○ Policy non-cancellable except for nonpayment of premium   | Yes |               |               |
| ○ Underwriters willing to work with institutions and their brokers to craft coverage solutions for specialized needs  | Yes |               |               |
| ○ Subrogation rights can be waived prior to occurrence  | Yes |               |               |
| ○ 24/7 access to claims professionals to assist the institution in the event of catastrophic loss   | Yes |               |               |



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Visit [EduRiskSolutions.org](http://EduRiskSolutions.org) for an overview of our risk management resources.



## Prevention and Protection for Education®

United Educators (UE), a reciprocal risk retention group, is a licensed insurance company owned and governed by nearly 1,600 members representing thousands of schools, colleges, and universities throughout the United States. Our members range from small independent schools to multicampus public universities. UE was created in 1987 on the recommendation of a national task force organized by the National Association of College and University Business Officers. Our mandate is to provide schools, colleges, and universities with a long-term, stable alternative to commercial liability insurance.

EduRisk™ from United Educators provides members with risk management resources to help prevent incidents that put people and institutions at risk. And, when claims do occur, UE protects our schools, colleges, and universities with education-specific coverage and an experienced claims management team. This prevention and protection philosophy enables UE to reduce the overall cost of risk for our policyholders.

United Educators is Rated A (Excellent) by A.M. Best.

For more information, visit [www.UE.org](http://www.UE.org) or call (301) 907-4908.

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