



Public K-12 Districts and Pools

Prevention and Protection for Education®

United Educators (UE) is committed to protecting public school communities through education-specific insurance and a proactive approach to risk management. Our liability insurance has evolved over three decades of experience working with K-12 schools. Through EduRisk®, members have access to a comprehensive suite of resources including risk management advice and interactive online courses to address situations involving students, staff, buildings and grounds, volunteers, and transportation. ProResponse®, our crisis response benefit, offers immediate assistance should a school or district need expert services to navigate tragic circumstances. And, as a result of examining thousands of public school claims, our expert resolutions team is prepared to efficiently address and resolve even the most challenging issues.

Nearly 1,600 educational institutions put their trust in UE, including K-12 school districts and risk-sharing pools representing more than 4.5 million students.

Coverage Overview

- Public school liability (general liability and excess auto liability)
- School board legal liability: can be written stand-alone
- Capacity: \$10 million
- Insured entity: individual districts or school interlocal risk-sharing pools

Minimums	Districts	Risk-Sharing Pools
Average daily attendance	Variable	40,000
Self-insured retention	\$25,000	\$100,000
Premium	Variable	Variable

ProResponse®

(For Public School Districts Only)

UE recognizes the tremendous impact a tragedy or crisis can have on a school's students, parents, and staff. Through ProResponse, public school districts have access to expert guidance immediately after an incident occurs to address crisis communications, sexual misconduct investigations, threat assessment case consultation, or trauma/grief counseling. This enables the administration to focus on recovery and managing the operational and legal aspects of a crisis. Members with school board legal liability and UE's GL coverage are eligible for ProResponse services. ProResponse is not available for K-12 public risk-sharing pools.



Risk Management Resources



EduRisk, from UE, provides education-specific risk management resources to member schools. EduRiskSolutions.org features publications, articles, checklists, podcasts, blogs, and webinar recordings that focus on keeping students safe and increasing awareness of important issues.



EduRisk interactive learning programs provide online courses that are tailored to students, faculty, and staff. By engaging all three audiences in risk mitigation, schools can increase awareness of important safety issues and reduce claims. Course topics include crisis management, data security, workplace discrimination and harassment, protecting children from sexual misconduct, international travel, and youth athletics.



Our risk consultants offer personalized risk advice pertaining to issues at member institutions. They can provide tailored guidance on using EduRisk resources to prevent or work through a challenging situation.

EduRisk
By United Educators

TITLE IX AND BEYOND

Checklist for K-12 Sexual Misconduct Policies

Title IX prohibits discrimination on the basis of sex in K-12 schools that receive federal funding.¹ It is enforced by the U.S. Office of Civil Rights (OCR) and the Office for Civil Rights (OCR), which, in turn, has published more significant guidance documents on Title IX, the April 2014 "Dear Colleague Letter" (DCL), which explains schools' Title IX compliance requirements in relation to sexual violence; and the April 2014 "Questions and Answers on Title IX and Sexual Violence" (Q&A), which answers questions about the DCL. As of January 2017, both documents state OCR's enforcement policy.²

1. Even if a school does not receive federal funds, Title IX is increasingly shaping and becoming the standard for an independent school's policies and practices. For more information on independent school recommendations, see [Private School Recommendation to Independent Schools](#).

2. This checklist is current as of January 2017. It does not take into account any changes made by the new presidential administration.

[Title IX and Beyond: Checklist for K-12 Sexual Misconduct Policies](#)

EduRiskSolutions.org

EduRisk
By United Educators

Public School News

Public School Policies: Keeping Students Drug and Alcohol Free

A group of schools in a large metropolitan area disclosed their alcohol and other drugs (AOCD). The most effective policies pertaining to the use, possession, and distribution of these substances are both comprehensive and compassionate. They emphasize prevention and nondiscriminatory intervention, as well as fair and consistent discipline, so hold students accountable for their behavior.

To offer insight into school policies, United Educators (UE) analyzed more than 50 claims and incidents involving students AOCD use. These included incidents of students using AOCD on school grounds and AOCD under the influence. We also looked at situations in which AOCD use contributed to student suicides, accidental deaths, injuries, and sexual misconduct. Below are the student family alleged that schools erred in the following ways:

- **Unfair discipline or investigation:** 48 percent challenged the school's investigation or disciplinary process as unfair or depriving the students of process.

[Title IX and Beyond: Checklist for K-12 Sexual Misconduct Policies](#)

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Protecting Children: Identifying and Reporting Sexual Misconduct

PREDATORS

WARNING SIGNS

DANGER AREAS

CODES OF CONDUCT

REPORTING

BOUNDARIES

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