

Comparative Value Guide

# Public School Liability (PSL) Coverage




Since United Educators' (UE's) founding in 1987, our focus has been exclusively on education and finding new ways to meet our members' insurance coverage needs, manage risks, and efficiently resolve claims. When it comes to liability insurance, UE offers broad coverage. Use this checklist to compare the value and benefits of UE's public school liability (PSL) coverage with alternatives you might be considering.

First, review the coverage and value of UE's 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 it is unclear how another policy may respond, ask that carrier's Underwriter to state the coverage position.

Discuss your comparison with your UE representative at any time. We're here to help.

## PSL Coverage Comparison

	Who's Insured	UE	Other Carrier	Other Carrier
<b>The policy typically covers:</b>				
• The school		Yes		
• While acting within the scope of their duties to the school:				
• Past, present, or future trustees, directors, school board members, and officers as well as their estates, heirs, legal representatives, spouses, and domestic partners for acts of the trustees, directors, and officers		Yes		
• Employees, faculty, student teachers, teaching assistants, volunteers, and committee members (at the option of the school)		Yes		
• Representatives to an education association of which the insured school is a member (at the option of the school)		Yes		
• Employed health personnel, including physicians, nurse practitioners, physician assistants, psychologists, counselors, registered nurses, licensed practical nurses, and certified athletic trainers who provide services to the school's students and employees (at the option of the school)		Yes		
• Parent-teacher organization or parent-teacher association, if under the management and control of the school (at the option of the school)		Yes		



## Who's Insured

- Students who are in a supervised apprenticeship, work-study program, field work experience, or internship program in satisfaction of course requirements acting within the scope of their duties to the school (at the option of the school)
- Any person or organization to whom the school is obligated by contract to provide liability insurance
- Auto leasing companies or individuals who are renting or leasing automobiles with the school's express permission

UE	Other Carrier	Other Carrier
Yes		
Yes		
Yes		



## What's Covered

The policy typically protects your insureds against claims originating from:

### Athletics

- Interscholastic athletics

Yes		
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**Tip:** Heat-related illness is preventable, yet it's a leading cause of death and injury among college and high school athletes. Ask your UE representative for *Reducing Heat Illness in Athletes*.

- Intramural and club sports
- Trampolines and other rebounding devices
- Cheerleading
- Wilderness/survival programs, whitewater rafting, kayaking
- Swimming pools, water sports
- Rowing or sculling shells
- Summer camps

Yes		
Yes		
Yes		
Yes		
Yes		
Yes		
Yes		

### Students and Child Care

- Sexual misconduct up to full policy limits, including sexual assault, sexual abuse, and wrongful sexual conduct (where endorsement applies)
- Abuse and assault
- Kidnapping
- Lawful corporal punishment administered per school policy
- Child care operations

Yes		
Yes		
Yes		
Yes		
Yes		



## What's Covered

UE

Other Carrier

Other Carrier

### Alcohol

- Inadequate enforcement of alcohol or substance abuse policies

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 *Checklist: Protecting Minors on Campus From Sexual Misconduct — Managing Campus Contractors and Student Educators*.

- Underage drinking on school grounds

Yes

### Security

- Security personnel, armed and unarmed
- Intentional use of reasonable force to protect people or property

Yes

Yes

### Pollution From:

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

Yes

Yes

Yes

Yes

Yes





## What's Covered

UE

Other Carrier

Other Carrier

### Other Important Coverages

- Medical facilities maintained primarily for use by students and employees (where endorsement applies)
- Allied health internships to train student professionals (where endorsement applies)
- Employers liability/employee occupational disease
- Personal injury and advertising, including written publications on the internet
- Damage caused by defect, deficiency, inadequacy, or dangerous condition in school's products
- Automobile liability, including maintenance and repair when part of a curriculum
- Model aircraft and nonflight aircraft used for research or part of policy specified curriculum
- Unmanned aerial vehicles up to 100 pounds used for education or research, up to 55 pounds for other use
- Nonsubmersible watercraft up to 50 feet long
- Punitive damages covered where permitted by state law
- Low underlying limit retention available
- Coverage for underlying aggregate exhaustion available
- Subrogation rights can be waived prior to occurrence

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes



## Worldwide Coverage

### Worldwide coverage typically includes:

- School-sponsored trips overseas

Yes

**Tip:** Chaperones on K-12 student trips can help prevent students from wandering off, control student behavior, and provide backup during emergencies. Ask your UE representative for *Determine Chaperone-to-Student Ratios for School Trips*.

- Semester or year abroad programs
- Leased foreign campus or program site
- Lawsuits in or outside of U.S. courts

Yes

Yes

Yes



## Risk Management

UE

Other Carrier

Other Carrier

**UE members receive complimentary access to our 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		
• A dedicated library of online courses for students, staff, and faculty	Yes		



## Seamless Coverage

**Schools that purchase both UE school board legal liability and PSL policies have Seamless Coverage providing the following benefits:**

• Crisis response benefits, known as <i>ProResponse</i> <sup>®</sup> , provides reimbursement for expert services for crisis communications/public relations, e-discovery consulting, sexual misconduct investigation, threat assessment, and/or trauma/grief counseling. Limits apply.	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 is owned and governed by the schools and 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 schools 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 school in the event of catastrophic loss	Yes		
• Claims managed by education specialists	Yes		

# Connect With UE

Visit [www.ue.org](http://www.ue.org) to check out our broker resources and sample risk management offerings.



## Education's Answer™

United Educators (UE), a reciprocal risk retention group, is a licensed insurance company owned and governed by about 1,600 members representing thousands of K-12 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 K-12 schools, colleges, and universities with a long-term, stable alternative to commercial liability insurance.

United Educators is rated A (Excellent) by AM Best.

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

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