

General Liability Coverage

United Educators' (UE's) general liability (GL) coverage protects against a range of potential claims including alcohol abuse, campus crime, sexual misconduct (if institutions qualify), and traumatic brain injuries (if institutions qualify).



UE offers limits of:

01 \$1 million/\$3 million aggregate primary coverage per occurrence

02 Limits of up to \$30 million available under excess policy (exceptions apply)

All limits subject to underwriting review

What Is Covered

UE's GL policy typically covers institutions against liability arising out of bodily injury, personal injury, and third-party property damage occurring because of accidents or negligent acts attributable to an insured.

Coverage may apply to:



Allied health professionals and counselors in campus infirmaries



Excess auto liability



Armed and unarmed security guards



Foreign travel



Athletics

Who Is Covered

The policy typically provides coverage for:

- Educational institutions
- Trustees and officers
- Directors
- Faculty
- Employees



Types of Coverage

Primary General Liability (CGL) — Broad primary general liability coverage with a \$1 million limit of liability that applies to each occurrence and a \$3 million annual aggregate limit

Excess General Liability (GLX) — Excess general liability coverage up to \$30 million per occurrence

Buffer Excess Liability (BLX) — Alternative to a traditional CGL policy that includes many of the same coverages, but with a self-insured retention and excess auto liability at a lower attachment point than the GLX

All limits subject to underwriting review

To learn more about our GL coverage and the benefits of being insured by UE, visit www.ue.org/GL or contact your insurance broker.



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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