

Education's Own Insurance Company™

*United Educators (UE)
provides liability insurance
and risk management
solutions to meet the unique
needs of K-12 schools,
colleges, and universities.*



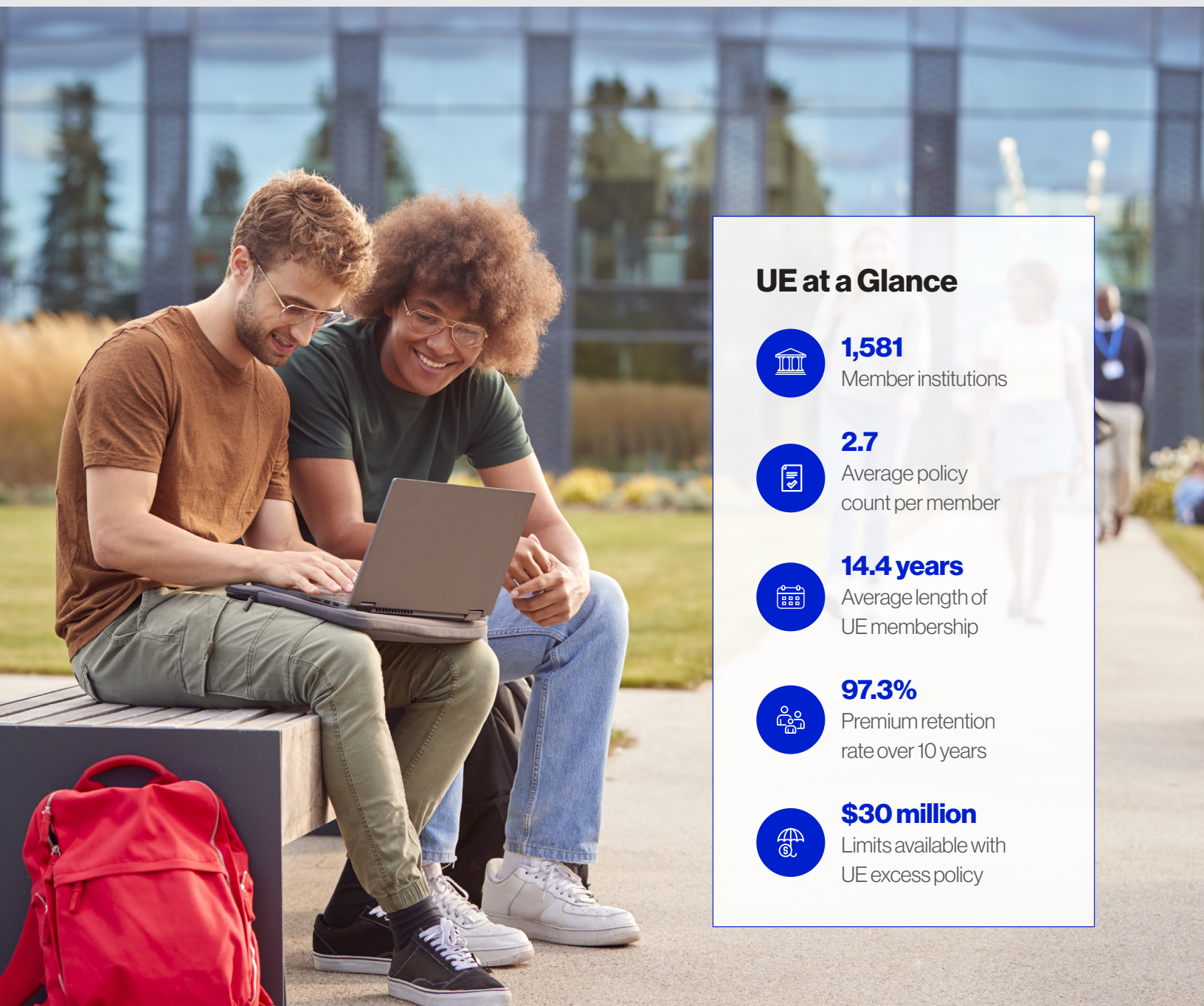
As your institution navigates unique and evolving challenges, know that United Educators (UE) is here for you.

With about 1,600 members ranging from large university systems to small, independent K-12 schools, UE remains committed to providing the coverage and tools needed to confidently operate your campus while managing education-specific risks. We strive to provide you with peace of mind so you can focus on what's important – delivering a high-quality academic experience.

Since our founding in 1987, our focus has been exclusively on education and finding new ways to meet your insurance coverage needs, help manage risk, and efficiently resolve claims.



Rated A (Excellent) by AM Best
every year since 1998.



UE at a Glance



1,581
Member institutions



2.7
Average policy
count per member



14.4 years
Average length of
UE membership



97.3%
Premium retention
rate over 10 years



\$30 million
Limits available with
UE excess policy



Your Answer to Coverage

Because we understand the unique risk profile of K-12 schools, colleges, and universities, UE's coverage is designed to address your specific exposures and provide appropriate coverage.

We remain committed to providing coverage for risks that other insurance carriers limit or avoid, such as traumatic brain injury and sexual misconduct. As partners with our members, we're continuing to offer coverage at significantly high limits despite fluctuations in the commercial insurance market.

What We Offer

- Educators Legal Liability (ELL)
Limits up to \$30 million, subject to underwriting review
- General Liability (GL)
Limits up to \$30 million available under excess policy, subject to underwriting review
- Internships and Professional Liability (IPL)
- Public School (K-12) coverage, including:
 - Public School Liability (PSL)
Includes GL and Automobile Liability
 - School Board Liability (SBL)

“

UE is best in its class. They have wonderful industry expertise and are always in front of education's emerging issues.”

— **Vice President and Treasurer**, Independent K-12 school

“

We chose UE in the early '90s to insure our institution, and we continue to be pleased with their commitment to offering improved coverage and outstanding risk services.”

— **Procurement and Risk Manager**, Liberal arts college

“

There is tremendous talent in UE's Claims department, and I enjoy working with them on high-profile pieces of litigation. The staff is personable and good at creating relationships within our organization. It feels personal — which is important.”

— **Executive Director**, Public K-12 risk management pool





Your Answer to Risk Mitigation

UE continues to lead the industry in providing practical, education-specific risk management resources. Our expert risk management staff develop resources to assist in addressing the risks that present the greatest challenges to K-12 schools, colleges, and universities.

Our resources, which include courses, publications, and webinars, help keep you up-to-date on trending risks.

Members get personalized guidance from a risk management consultant through our complimentary risk advice service.

We value your dedication to promote a safer community by taking action to mitigate risks on your campus. Our Risk Management Premium Credit (RMPC) program enables eligible members to earn a discount on insurance renewal premiums by conducting specific risk management activities.

Risk Management Resources

UE provides timely risk mitigation resources to members, including:



Online courses



Podcasts



Publications



Risk advice



Webinars



Your UE Insider newsletter

Topics Covered:

- Concussion management
- Data security
- Diversity, equity, and inclusion
- Sexual misconduct
- Student mental health
- Workplace harassment



Your Answer to Thoughtful Claims Handling

When claims occur, you can rely on UE for effective claims resolution. Our Cool Head, Warm Heart® approach is designed to address both the claimant's personal and emotional concerns and your institution's financial needs.

Our staff of resolutions professionals, together with select outside defense counsel, provide the individual attention each claim deserves. Through early case evaluation and litigation management, we help our members avoid the expense, time, emotion, and unpredictability of litigation.

We'll work to protect your interests in reaching a fair and equitable resolution of claims. And a senior resolutions officer is available 24/7 should a catastrophic event occur.

Our supplemental crisis response program, **ProResponse**®, provides members with expert guidance to recover from situations such as allegations of sexual misconduct or financial scandal, or death of a member of the educational community. The program is subject to terms and conditions.

We look forward to learning how we can help address your liability and risk management needs. For more information about UE, visit www.ue.org or contact your insurance broker.



To learn more, please visit www.ue.org or call **(301) 907-4908**.

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. Copyright © 2024 by United Educators Insurance, a Reciprocal Risk Retention Group. All rights reserved. UE-14051 2/24