

Comprehensive Coverage Tailored for Educational Institutions

United Educators (UE) is committed to providing coverage for risks other insurance carriers limit or avoid, such as traumatic brain injury and sexual misconduct. As partners with our members, we continue offering coverage at significantly high limits despite fluctuations in the commercial insurance market.



What We Offer

Our policies are appropriate for all types of institutions — from large, multicampus universities to small, independent K-12 schools.

ELL

**Educators
Legal Liability**
*Limits up to
\$30 million*

GL

General Liability
*Limits up to \$30
million available
under excess policy*

IPL

**Internships and
Professional
Liability**

PSL

**Public School
Liability**
*Limits up to
\$10 million*

SBL

**School Board
Liability**
*Limits up to
\$10 million*

All limits subject to underwriting review

Benefits of Being Insured by UE

Seamless coverage is an added endorsement that provides coordinated coverage for hybrid claims — incidents that result in allegations that trigger claims in both an ELL and GL policy.

ProResponse® crisis response benefit is a supplemental program available to qualifying K-12 and higher education members with UE's ELL and GL coverage and to public school districts with our PSL and SBL coverage.

An extensive risk management library and personalized advisory services are available to our members. Resources including online training, claims studies, and webinars report on topics such as sexual assault prevention and response, concussion management, and study abroad.

Risk Management Premium Credit (RMPC) program enables eligible members carrying an ELL or GL policy to earn a credit toward their premium by participating in specific risk management activities.

Thoughtful Claims Handling

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

To learn more about our coverage for educational institutions and the benefits of being insured by UE, visit www.ue.org/discover-ue 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.

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

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