

Wright Specialty's Education Program Coverage Highlights

Property Coverage Highlights

- Broadened definition of Building
- Broadened definition of Business Personal Property
- Coverage Additions and Extensions:
 - Commandeered Property
 - Equipment Breakdown:
 - Data Restoration - \$500,000 limit
 - Expediting Expenses - \$100,000 limit
 - Extra Expenses - included
 - Green - \$100,000 limit
 - Hazardous Substance - \$250,000 limit
 - Loss of Income - included
 - Off Premises Equipment Breakdown - included
 - Public Relations - \$5,000 limit
 - Service Interruption - included
 - Spoilage - \$100,000 limit
 - Fire Extinguishing Equipment Recharge Costs - included
 - Limited Coverage for Fungus, Wet Rot or Dry Rot - \$25,000 limit
 - Ordinance or Law (Demolition and Increased Cost of Construction)- Up to building damage or \$1,000,000, whichever is greater
 - Outdoor Property - \$150,000 limit
 - Pollution Remediation Expenses - \$100,000 limit (named perils)
 - Real Property or Personal Property in Transit or Off Premises - \$100,000 limit
 - Loss of Income & Extra Expense Supplementary Provision - 30 days
 - Arson, Theft or Vandalism Information Reward - \$25,000 limit
 - Building Glass - Tenant
 - Claim Expense - \$20,000 limit
 - Damage to Building from Theft - \$100,000 limit
 - Lock Replacement - \$25,000 limit
 - Non-owned Detached Trailers - \$50,000 limit
 - Spoilage Due to Off Premises Electrical Service Interruption - \$50,000 limit
 - Water Contamination Notification Expense Coverage - \$25,000 limit
- Honor Roll Elite Extension:
 - Accounts Receivable - \$250,000 limit
 - Automated External Defibrillators - \$15,000 limit
 - Broadened Water Damage (Not Flood Related) - \$100,000 limit
 - Claim Expense - \$25,000 limit
 - Contractual Penalties - \$25,000 per occurrence / \$100,000 annual aggregate
 - Debris Removal Expense - \$250,000 limit
 - Emergency Vacating Expense - \$15,000 limit
 - Fine Arts - \$100,000 per occurrence / \$5,000 per item
 - Fire Department Service Charge - actual loss sustained
 - Kidnap and Ransom Expense - \$50,000 annual aggregate
 - Money and Securities - \$50,000 limit
 - Newly Acquired or Under Construction Real Property and Related Personal Property
 - Real Property - \$1,000,000 limit
 - Personal Property - \$1,000,000 limit
 - Construction Materials - \$100,000 limit
 - Period of Coverage - 180 days

- Personal Effects and Property of Others - \$50,000 limit
- Pollution Remediation Expenses - \$100,000 limit
- Preservation of Property - 180 days
- Processors' Coverage - \$25,000 limit
- Property of Your Students - \$50,000 per occurrence / \$5,000 per student personal property
- Real Property or Personal Property in Transit or Off Premises - \$100,000 limit
- Salesperson's Samples - \$25,000 limit
- Trees, Shrubs, Plants and Lawns - \$25,000 per occurrence / \$2,500 per tree, shrub or plant
- Utility Service Interruption Coverage - \$100,000 limit
- Valuable Papers and Records - \$250,000 limit
- Athletic Equipment and Uniforms
- Musical Instruments and Uniforms
- Animals Used in Teaching Activities
- Additional Coverages Available:
 - Flood
 - Earthquake

General Liability Coverage Highlights

- Expected or Intended Injury coverage with specific language pertaining to the restraint or removal of a student
- Non-Owned Aircraft coverage if rented or loaned with paid crew
- \$10,000 limit for property damage to borrowed equipment
- \$10,000 limit for property damage to customers' goods
- Broadened definition of insured including student interns, student teachers, substitute teachers, PTAs and PTA members, foundations, commissions, and endowments
- Automatic Additional Insured
 - When required by written contract or agreement
 - Managers or Lessors of Premises
 - Mortgagee, Assignee or Receiver
 - Vendors
- Each location and per project aggregates
- Automatic coverage for waiver of transfer of rights of recovery against others
- Student Professional Programs coverage extension available
- Counseling Services coverage extension available
- Crisis Management and Public Relations Expense
 - Expense to manage and recover from a crisis event
 - Public relations cost to respond to adverse publicity
 - Broad definitions and limited exclusions
 - Crisis Response Assistance Line
- Abuse and Molestation Coverage Endorsement
 - Includes Bullying
 - Separate Limit
 - Coverage will extend up into Excess Coverage when scheduled
 - Innocent Insured Coverage
 - Standard coverage written on occurrence basis

General Liability Coverage Highlights (continued)

- Claims Made Coverage option available
- \$10,000 coverage for counseling and public relations expense
- Law Enforcement Liability
 - Separate Limit
 - Coverage will extend up into the Excess Coverage when scheduled
- Employee Benefit Liability
 - Separate Limit
 - Coverage will extend up into the Excess Coverage when scheduled
- Worldwide Coverage Territory
- Student Medical Expense available
- Coverage for unmanned aircraft

Auto Coverage Highlights

- Replacement cost for school buses
- Single Deductible Endorsement for multiple insured vehicles involved in single event
- Blanket Additional Insured coverage when required by written contract
- No Fellow Employee Exclusion
- Lease GAP coverage
- Waived deductible for glass repair
- Towing and Labor coverage
- Transportation expense for total theft
- Expanded definition of bodily injury to include mental anguish and emotional distress

Excess Coverage Highlights

- Limits available up to \$10,000,000
- WSI coverage that can be scheduled:
 - General Liability
 - Auto Liability
 - Educators Legal Liability
 - Law Enforcement Liability
 - Sexual Misconduct Liability
 - Employee Benefit Liability
- Policies issued by other carriers may be scheduled subject to satisfactory underwriting review including:
 - Foreign Liability
 - Employers Liability
 - Educators Legal Liability
 - Law Enforcement Liability

Crime Coverage Highlights

- Employee Theft
- Theft of Money and Securities
- Robbery and Safe Burglary
- Forgery and Alteration
- Computer Fraud
- Fraudulent Impersonation

Additional Coverage Available

- Cyber
- Foreign Liability
- High Excess Liability (limits above \$10M)
- Workers' Compensation
- Student Accident
- Special Event Coverage

Educators Legal Liability Highlights

- Broad definition of Insured including:
 - All persons who were, now are, or shall be directors, trustees, officers, regents, governors, members of the Board of Trustees (or similar board)
 - Employees, leased employees, temporary or seasonal employees
 - Interns, student teachers, substitute teachers, teaching assistants, volunteers
- Broad definition of Wrongful Act including:
 - Actual or alleged error
 - Misstatement, misleading statement
 - Act or omission
 - Neglect or breach of duty
- Coverage for Third Party Wrongful Acts including:
 - Discrimination
 - Sexual Harassment
 - Violations of civil rights discrimination
- Prior acts coverage available
- Broad Employment Practices Wrongful Acts
- Defense of Fair Labor Standards Acts claims - \$100,000 limit
- Punitive damage coverage included where insurable by law
- Broad definition of damages includes pre/post judgment interest and front/back pay
- Costs of Defense are provided in addition to the limit of liability
- Duty to Defend & Pay on Behalf Of
- Nonmonetary Defense Coverage available
- Worldwide coverage for suits brought in the United States and Canada
- Broad Subsidiary Coverage
- EPL Hotline
- Coverage can be extended into the Excess Coverage

For more information, please contact your
Wright Specialty Representative at:
(877)-976-2111 or visit [wrightspecialty.com](https://www.wrightspecialty.com)

This is only a summary of insurance coverage and is not intended to cover or describe all policy terms. For more complete information on the scope and limits and coverage, please refer to the policy document. Specimen policy forms are available upon request and are also available in the broker section of the Wright Specialty website (<https://www.wrightspecialty.com/brokers-agents/>) Coverage may not be available in all states and is subject to the company underwriting guidelines.