



Schools and Risk

WHO DO YOU LOOK TO FOR ANSWERS?



The Right Partnership for You.®

Wright Specialty – Dedicated Educational Expertise for **More Than 25 Years**



Wright Specialty Insurance is more than an insurance provider, we are a team of professionals — innovators devoted to finding solutions to the complex risks educational institutions face today. Wright Specialty Insurance can help you grow your business, providing one convenient source for managing risk in the educational market.

Why Wright Specialty Insurance is the right partnership for you

Wright Specialty Insurance is a fully-integrated managing general agency dedicated to the Property & Casualty needs of public and private schools, colleges and universities throughout the U.S. We can be your single source for a complete program of no-gap, competitively priced coverages and services that will help you expand your penetration into the educational market.

We support you and your clients beyond the insurance policy with innovative underwriting, proven loss prevention service and efficient, attorney-guided claim handling.

Wright Specialty's experienced underwriting team is highly skilled at analyzing risks specific to educational institutions. Underwriters are assigned to each insured risk on an ongoing basis so they can quickly recognize adverse loss trends and communicate those concerns to our loss control and claims departments for actions that could help reduce future exposures. These well-established lines of communications combined with our highly valued broker/agent relationships bring greater context, consistency and accuracy to our underwriting process.

We combine more than 25 years of experience in the education sector with underwriting, claims, litigation management, loss control expertise and A.M. Best's A XV rated insurance. We deliver expertise and service throughout the year to reduce your total long-term cost of risk and **protect America's most valuable assets – your students.**

Sell assurance.

Introduce your clients to a new kind of insurance company – one that understands them, is quick to respond, easy to work with, and focused on keeping their costs down.

When you offer Wright Specialty's Complete Insurance Program, your clients get access to all the coverages they need – **and the convenience they're looking for.**

A highly protective – and effective – partner in education.

With many years of insuring risk for specialized clients, our experienced team provides valuable guidance to help reduce injuries to faculty, staff, students and visitors – and to prevent damage to property. Our innovative loss management and safety solutions include:

- **Inspections and evaluations** of facilities and operations
- **Loss management** consulting services
- **Employment Practices policy** and procedures review
- **Assistance with risk-transfer programs** through review of insurance procurement agreement, indemnity provisions and insurance certificates
- **On-site and Web-based** training
- **Regional seminars**
- **Articles** on relevant loss management and safety issues
- **Interactive program** website

Provide peace of mind for your education clients.

At Wright, insurance is more than a policy. It's a complete program designed to manage your risks. Because of our specialized expertise, we simplify every phase of the insurance experience from underwriting to loss prevention to claims management. This enables schools to concentrate on what they do best – educate America's students!

Property & Casualty Coverage from a single, experienced source.

Wright Specialty Insurance offers a complete program of Property and Casualty coverages to help you better manage the unique risks schools face.

Commercial General Liability

Occurrence-based coverage including:

- Sexual Abuse and Molestation Specified
- World Wide Coverage Territory
- Athletics Coverage
- Corporal Punishment Coverage
- Broad Definition of Insured to include School Entity, Volunteers, Board Members, Employees, Trustees, Staff Nurses, and Unarmed Security Guards
- Personal and Advertising Injury
- Host Liquor Liability
- Student Professional Liability
- Employee Benefits Liability
- Defense Costs Outside of Limit

Educators Legal Liability

Claims-made wrongful acts coverage including:

- Employment Practices Liability
- Errors + Omissions
- Defense Costs Outside of Limit
- Trustees, Board Members, Student Teachers, Volunteers and Volunteer Boards included in the definition of an "Insured"

Excess Catastrophe Liability

The Excess policy provides following form coverage in excess of an educational institution's primary casualty limits.

Property

Comprehensive coverage on a special cause of loss basis, including:

- Blanket Building and Contents Coverage
- Agreed Value and Waiver of Coinsurance Clause
- Business Income and Extra Expense Coverage
- Ordinance or Law Coverage
- Flood and Earthquake
- Property Enhancement Endorsement

Inland Marine and Equipment Floaters

- Computer equipment
- Mobile equipment
- Musical instruments
- Athletic equipment and uniforms
- Fine arts
- Library collections

Equipment Breakdown Coverage (Boiler & Machinery)

- Property Damage
- Loss of Income and Extra Expense
- Spoilage

Commercial Automobile Liability and Physical Damage Coverage for liability and physical damage for:

- Owned Automobiles
- Leased Automobiles
- Non-owned Automobiles
- Hired Automobiles

Law Enforcement Liability

Crime, Fidelity & Fiduciary Liability

Data Compromise

International

- Commercial General Liability
- Commercial Auto Liability (including Hired and Non-Owned Physical Damage)
- Business Travel & Accident/Foreign WC
- Commercial Property & Business Income
- Executive Assistance Services
- Kidnap & Extortion

Join our distribution team.

Select brokers and agents play a key role in the delivery of Wright Specialty Insurance's specialty insurance programs to schools throughout the U.S. These brokers and agents benefit from Wright Specialty's stable capital base, underwriting expertise, loss prevention services, technology systems and loss cost-containment strategies.

We are currently establishing mutually beneficial relationships with brokers and agents who have exceptional knowledge and capabilities in the key markets we are targeting. If you would like to find out more about the opportunity to represent Wright Specialty Insurance and to review our specific, specialized underwriting considerations, contact us today.



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wrightspecialty.com