

Wright Specialty Education Program - Coverage Highlights

Property Coverage Highlights

- Honor Roll Elite extension per premises for the majority of coverages
- Broadened definition of Building
- Broadened definition of Business Personal Property
- Coverage Additions and Extensions for:
 - Refrigerated Goods Spoilage
 - Accounts Receivable
 - Loss Data Preparation
 - Money & Securities
 - Criminal Reward
 - Fine Arts
 - Exhibition Coverage
 - Electronic Data Processing
 - Contractual Penalties (\$25,000 per occurrence / \$100,000 aggregate)
 - Kidnap or Ransom Expense
 - Fire Department Service Charge
 - Preservation of Property – 180 days
 - Building Coverage on Newly Acquired Locations - \$1,000,000/180 days
 - Business Personal Property Coverage on Newly Acquired Locations \$500,000/180 days
 - Automated External Defibrillators - \$15,000 limit
 - Emergency Vacating Expense - \$15,000 limit
 - Inflation Guard – 4%
 - Lawn Coverage - \$2,000 limit
 - Worldwide Personal Property - \$10,000 limit
 - Revised Valuation Provision
 - Personal Property in the Open
 - Backup of Sewer or Drain - \$100,000 limit
 - Athletic Equipment and Uniforms
 - Musical Instruments and Uniforms
 - Animals used in teaching activities
- Equipment Breakdown Coverage
 - Limits up to \$150,000,000
 - Spoilage - \$500,000 limit
 - Expediting Expenses - \$500,000 limit
 - Service Interruption - \$250,000 limit
 - CFC Refrigerants
 - Computer Equipment
 - Media or Data Business Income - \$100,000 limit
 - Ordinance or Law - \$2,000,000 limit
 - Hazardous Substance - \$250,000 Limit
- Data Compromise
 - \$100,000 Standard Limit / \$1,000 deductible
 - Higher Limits available subject to underwriting
 - Public Relations Services
 - Regulatory Fines and Penalties
 - PCI Fines and Penalties
 - Malware and related compromise

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 a 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, PTA's, foundations, commissions, and endowments
- Automatic Additional Insured
 - When required by written contract or agreement
 - Managers or Lessors of Premises
 - Mortgagee, Assignee or Receiver
 - Vendors
- Per 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
- Adverse Event Coverage – Limits up to \$1,000,000 available
- Sexual Misconduct Liability Coverage Part
 - Separate Limit
 - Coverage will extend up into Excess Coverage when scheduled
 - Innocent Insurance Coverage
 - Standard coverage written on Occurrence basis
 - Claims Made Coverage option available
- 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

Auto Coverage Highlights

- Replacement Cost for School Buses 5 years old or newer (10 years subject to underwriting)
- 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

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Excess Coverage Highlights

- Limits available up to \$15,000,000
- 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 / Social Engineering Fraud Coverage

Additional Coverage Available Upon Request

- Cyber – written through Lloyds of London via CFC Underwriters
- Foreign Liability – written through Navigators
- Capacity Excess Liability (limits above \$15M) – written through Navigators

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
- Crisis Management Coverage - \$25,000 limit
- Specific coverage for educational institutions' management liability exposures including first dollar protection for non-indemnifiable claims
- Employed Lawyers Coverage
- Prior acts coverage available
- 23 named 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
- Non-Monetary Defense Coverage available
- Worldwide coverage for suits brought in the United States & Canada
- Broad Subsidiary Coverage
- EPL Hotline
- Coverage can be extended into the Excess Coverage

For more information, please contact your Wright Specialty Representative at:

1-877-976-2111

or visit 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 or 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 (<http://www.wrightspecialty.com/brokers-and-agents.html>). Coverage may not be available in all states and is subject to the company underwriting guidelines.