



School Board Legal Liability

Target Classes of Business

- ✓ Pre K - 12 Public School Districts
- ✓ Public Elementary, Middle and High Schools
- ✓ Special Education
- ✓ Cooperatives
- ✓ Vocational Cooperatives
- ✓ Self Insured Pools and Trusts for School Districts
- ✓ Joint Powers Authorities and Intergovernmental Cooperatives

Highlighted Features

- Program is flexible and can provide individual insurance policies, as well as excess policies and reinsurance coverage for group programs.
- Up to \$500,000 of defense coverage for claims and administrative hearings disputing an IEP, or seeking injunctive and declaratory relief in special education.
- Up to \$250,000 of defense coverage for employment claims and administrative hearings, including nonmonetary employment disputes.
- Up to \$250,000 of defense coverage for non-monetary redistricting activities.
- Up to \$250,000 of defense coverage for contractual disputes with suppliers and independent contractors.
- Claims made coverage, full prior acts coverage is available.
- Membership in School Leaders Risk Management Association, which provides a web based repository of recent legal opinions, loss prevention check lists and newsletters for schools.

Our Available Coverages:

- ✓ Public Officials Liability
- ✓ Errors & Omission (E&O)
- ✓ Directors & Officers (D&O)
- ✓ Employment Practices Liability
- ✓ Covered Damages resulting from an actual or alleged breach of duty
- ✓ Claims made coverage
- ✓ Includes coverage for district, board of education, employed officials, board members, employees, teachers, student teachers, and authorized volunteers
- ✓ Coverage includes harassment*, including certain types of sexual harassment*
- ✓ Civil Rights violations
- ✓ No discrimination exclusion

* Bodily Injury, including abuse and molestation is excluded.

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