

Hanover Education Advantage

Commercial General Liability Guide

Can your institution afford to be without the best protection? Check out how Hanover's Education Advantage Insurance coverage stacks up.

Commercial General Liability Coverage— Educational Institution Broadening Endorsement

PRODUCT FEATURES	THE HANOVER	NOTES
Additional Insured by Contract, Agreement or Permit	✓	
Aggregate Limit per Location	✓	
Bodily injury is redefined to include resulting mental anguish and mental injury	✓	
Employee Indemnification Defense Coverage for Employee—\$25,000 per Policy Limit	✓	
Property Damage Legal Liability (Fire, Lightning, Explosion, Smoke or Leakage Damage) \$1,000,000 limit	✓	
Additional Insured—Primary and Non-Contributory	✓	
Blanket Waiver of Subrogation	✓	
Who Is An Insured Extension—Included Co-employees and Volunteer Workers	✓	
Liberalization Clause	✓	
Unintentional Failure to Disclose Hazards	✓	
Unintentional Failure to Notify	✓	
WHO'S COVERED?	THE HANOVER	NOTES
The educational organization, its subsidiaries and any other organization that you have more than 50% ownership interest	✓	
Newly Acquired or Formed Organizations—Covered until end of policy period	✓	
Insureds—include past, present and future while acting within the scope of their duties	✓	
Trustees, directors and officers as well as their estates, heirs, legal representative spouses and domestic partners	✓	
Employees, faculty, student teachers, substitute teachers and teaching assistants employed by you and your volunteer workers.	✓	
Safety Patrol: Any students, parents or legal guardians of students who are volunteer members of safety patrol.	✓	
Approved Groups: Parent Groups (PTO/PTA), Alumni Groups and Student Groups and their members when the group is sanctioned, approved and organized by the Named Insured.	✓	

PERSONAL AND ADVERTISING INJURY — BROAD FORM	THE HANOVER	NOTES
Broadcasting and Publication	✓	
Televised or Videotaped Publication	✓	
Invasion of privacy	✓	
The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy (i.e. from a student residence or faculty housing)	✓	
Violation of another's copyright, trade dress or slogan in your "advertisement"	✓	
False arrest, detention or imprisonment	✓	
Malicious prosecution or abuse of process	✓	
Defamation (slanders or libels) a person or organization or disparages a person's or organization's goods, products or services	✓	
Discrimination based offenses such as unlawful treatment of individuals based upon race, color, ethnic origin, gender, religion, age or sexual preference*	✓	
Commercial General Liability protects against: <ul style="list-style-type: none"> • Liability associated with underage drinking if you are not in the business of manufacturing, sales, distribution of alcoholic beverages. • Liability associated with inadequate enforcement of alcohol or substance abuse policies. • Optional Liquor Liability Coverage is available for sales and service • Liability associated with athletic injuries arising from sponsored athletic teams • Liability associated with athletic injuries arising from acrobatics, gymnastics, tumbling and cheerleading • Liability from claims arising from summer camp activities 	✓	

Commercial General Liability Coverage Options

Student Internship Liability

PRODUCT FEATURES	THE HANOVER	NOTES
Extends protection to the institution and their students from claims that may arise out of the student's participation in a non-professional supervised internship program in satisfaction of course or curriculum requirements.	✓	

Incidental Professional Liability Coverage for Educational Institutions Endorsement

PRODUCT FEATURES	THE HANOVER	NOTES
Protects the institution against bodily injury claims resulting from the rendering or failure to render professional services by your employees to students that are incidental to your educational institution. This includes nursing, psychological, psychometric, guidance counseling, athletic training, speech, hearing, occupational or physical therapy services.	✓	
Employees hired to provide professional services are covered individually as insureds for providing or failing to provide professional healthcare services (except for physician, dentist, physician's assistant or nurse practitioner)	✓	
Healthcare services provided in a student health center, infirmary or clinic is included.	✓	

Sexual Misconduct or Sexual Molestation Liability

PRODUCT FEATURES	THE HANOVER	NOTES
Protects the insured against injury claims arising out of a single, continuous or repeated exposure to acts of a sexual nature. (This coverage does not include employment related sexual harassment.)	✓	
Limits provided are separate per occurrence and aggregate and not included in the CGL limits	✓	
Defense Expense outside the policy limit	✓	
Innocent Party Defense Coverage for Employees	✓	
Injury includes bodily injury, mental anguish or emotional distress, certain libel, slander and invasion of privacy claims through oral, written or electronic publication	✓	

Limited Key Employee Replacement Expense Endorsement

PRODUCT FEATURES	THE HANOVER	NOTES
Reimbursement for the expense of replacing the key employee position(s) scheduled on the endorsement due to the employee's sudden and accidental death or permanent disability.	✓	
<p>"Key employee replacement expenses" means those reasonable and necessary extra expenses listed below that are directly due to a "key employee loss" which you would not have therefore incurred:</p> <ul style="list-style-type: none"> • Expenses to continue performance of the normal job duties with temporary personnel • Fees paid to an employment agency • Costs of the replacement employee's moving and relocation • Education and training expenses • Costs of advertising for the replacement • Costs associated with interviewing, investigating, or retraining potential replacements; or • First year salary and benefits for the replacement employee in excess of what would have been paid to the original key employee, up to 15%. 	✓	

Educational Institution Limited Pollution Liability for Curriculum or Program Endorsement

PRODUCT FEATURES	THE HANOVER	NOTES
Amends the Pollution exclusion to provide "bodily injury" or "property damage" coverage for pollution incidents arising out of activities and functions that are usual to instruction in the school's educational curriculum or program occurring within nonresidential buildings or structures, including swimming pools, on the named insured's premises.	✓	
<p>What's covered may include pollution arising out of:</p> <ul style="list-style-type: none"> • Damage to neighbors' person or property from above-ground escape of pollutants • Escape of chemicals or chlorine gas from swimming pools • Escape of chemicals or fumes from laboratory accidents 	✓	

Innocent Employee Defense Coverage Endorsement

PRODUCT FEATURES	THE HANOVER	NOTES
Potentially reimburse the insured for the sums that they voluntarily pay to an employee for the reasonable and necessary defense costs incurred by that employee to defend against criminal charges arising out of their employment. Charges must be dismissed with prejudice or the employee be found not guilty of all criminal charges by a court of law.	✓	

Additional Supplementary Payments Endorsement

PRODUCT FEATURES	THE HANOVER	NOTES
Identity Theft Expense	✓	
Terrorism Travel Expense	✓	
Emergency Real Estate Consulting Fee	✓	
Insured's Work Material Expenses	✓	
Kidnapping Expenses	✓	

Law Enforcement Professional Legal Liability Coverage Part

PRODUCT FEATURES	THE HANOVER	NOTES
Coverage on a claims made basis for damages arising out of the insured's breach of duty, negligent act, error, omission, misstatement, or misleading statement committed by the insured's law enforcement or security guard personnel while acting within the scope of their duties.	✓	
Defense Outside the Limits of Liability	✓	
Coverage applies to your employed law enforcement or security personnel, armed and unarmed, while acting within the scope of their duties for your educational organization.	✓	
Coverage applies to allegations of negligence or wrongdoing in the supervision, hiring, employment, training or monitoring law enforcement or security guard personnel	✓	
False arrest, illegal search and other civil rights violations*	✓	
Limited Consent to Settle Optional Endorsement (70/30 hammer clause)	✓	
Punitive Damages Endorsement*	✓	
Worldwide Defense Optional Endorsement (excludes U.S. government prohibited and sanctioned countries)	✓	

Let's explore more.

We're ready to partner with you to take advantage of this market.

Visit us at www.hanover.com/agentsolutions to learn more about our programs for Educational Institutions or contact your local team.



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