

## Hanover Education Advantage

# Coverage Scenarios

Educational Institutions like yours are quite different from other organizations, and therefore face many different and unique kinds of exposures to loss. The Hanover, in partnership with your insurance agent, has developed highly specific coverages aimed at minimizing your losses from areas you may never have considered at risk. These coverages are available at very competitive rates. Your Hanover Agent can help you review these coverages in detail.

## Risk Review Checklist

The optional coverages and endorsements allow you to choose the coverages that best align with your business needs. Coverages include:

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Broadened Business Personal Property	Educational institutions face a wide variety of property exposures. Are your building and personal property adequately covered?	<p>Hanover's selection of tiered Base Property Broadening Endorsements—Bronze, Silver, Gold, and Platinum—allow you to choose the level of coverage that best aligns with your business needs. The endorsements consist of over 65 coverages and enhancements with amendable limits, including: Outdoor Property; Personal Effects and Property of Others; Valuable Papers and Records; and more.</p> <p>Educational Institutions Property Broadening Endorsement provides valuable coverages and limits specifically for Educational Institutions, including: Broadened Building Coverage; Emergency Evacuation Expense; Fundraiser Business Income; Glass Showcases; and more. This endorsement is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.</p> <p>Risk Solutions service visits assess property risks including safety issues with a facility and concerns over equipment; offer recommendations for improvement/ prevention.</p> <p>Limits: <i>Choice of policy limits are designed with the insured's needs in mind.</i></p>



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Sexual Misconduct and Sexual Molestation	What would happen if your educational institution was obligated to pay damages for an actual or alleged sexual misconduct or sexual molestation?	Sexual Misconduct or Sexual Molestation Liability Coverage Endorsement provides bodily injury coverage for acts of multiple, continuous, or repeated acts of sexual misconduct and sexual molestation by one person or two or more persons acting together.  Separate Limit and defense outside limits. Risk Solutions offers customized Risk Solutions training, including abuse & molestation, professional boundaries, employee screening.  <i>Limits: Choice of policy limits are designed with the insured's needs in mind.</i>
School and Educators Legal Liability (E&O)	If an educator committed a wrongful act, would your educational institution be exposed to liability?	School and Educators Legal Liability (E&O) offers protection from damages the institution is legally obligated to pay because of negligent acts, misstatements, errors and omissions, or breach of duty.  Optional forms modify coverage to provide Non-Monetary Relief Defense and Consent to Settle provision.  Risk Solutions training available through Risk Solutions Partnerships, including diversity and discrimination, and professional boundaries.  <i>Limits: Choice of policy limits are designed with the insured's needs in mind.</i>
Law Enforcement Professional Liability	Does your educational institution have security guards or contract law enforcement professionals?	Optional Law Enforcement Professional Liability provides coverage for false arrest, false imprisonment, wrongful entry, and law enforcement wrongful act.  Provides for payment of damages on behalf of the educational institution.  Claims Made coverage requires a retroactive date.
Additional Exposures	What ancillary coverages for schools are available?	International capabilities provide broadened geographic coverage on domestic policy or the ability to use foreign insurance companies through our partner, GMG Underwriters, to handle foreign exposures and provide one-stop shopping for global insurance needs.  Builders Risk coverage available through Hanover Inland Marine.  Comprehensive pollution coverage tailored specifically for schools available through Hanover Specialty Insurance Brokers.
Emergency Event Management	Unanticipated emergencies, such as violent attacks or an outbreak of an illness, can significantly affect your operations and devastate the institution. How will the coverage respond?	The Hanover's Emergency Event Management Coverage responds to covered emergencies such as actual or attempted violent acts, contamination from bacterial micro-organisms, and specified felonies.  Covers post-event expenses such as medical treatment and victim counseling, public and media relations expense, and income lost due to an emergency event <sup>1</sup> .  Risk Solutions can help develop workplace violence training program; offers workplace violence handouts.  We also provide Risk Solutions service visits to assess and make recommendations for improving disaster preparedness/business continuity plans.  <i>Limits: <sup>1</sup> \$10,000/\$10,000/\$10,000; \$25,000/\$25,000/\$25,000; \$50,000/\$50,000/\$50,000; \$100,000/\$100,000/\$100,000.</i>
Global Exposures	Are your faculty and Students protected while traveling abroad?	GlobalReach International Offering provides a broad range of coverages tailored to meet the unique needs of Educational Institutions. Our suite of non-admitted foreign coverages are designed to fill coverage gaps with a variety of solutions including commercial Global Property, Commercial Global Liability International Business Auto, Foreign Voluntary Workers' Compensation and Employers Liability, Kidnap, Ransom, and Extortion and Business Travel Accident.

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<b>Replacement Cost Valuation for School Buses</b>	One of your older buses is involved in an accident resulting in a total loss. The value of the bus is low due to its age, but the replacement cost is very high. Would your budget allow you to replace the bus if your policy only reimbursed you the cash value of the bus?	The Hanover's School Auto coverage offers replacement cost valuation, instead of actual cash value, providing peace of mind during these tough economic times.
<b>Classroom Pollution Liability</b>	A hazardous chemical is improperly stored in a science lab resulting in a leak. Several students become ill from the dangerous fumes and an expensive cleanup process is required. Are you covered for this costly liability?	The Hanover's Classroom Pollution Liability provides pollution liability for a pollution event that occurs on an insured premise and arises out of classroom instruction including swimming pools.
<b>Limited Key employee Replacement Expense</b>	Your Head of School is seriously injured resulting in permanent disability. An expensive process begins to recruit and train a new manager in the middle of the school year resulting in extensive costs that were not budgeted. Are you currently covered for this type of risk?	The Hanover's Limited Key Employee Replacement Expense pays for additional costs and expenses associated with the replacement of a designated key employee whose services are lost due to sudden and accidental death or permanent disability.
<b>Innocent Employee Criminal Defense</b>	How would the policy respond if an employee was arrested and charged on criminal charges while performing his or her job, but the charges were dismissed or the employee was found not guilty?	The Hanover's Innocent Employee Criminal Defense pays up to \$25,000 to reimburse educational institutions for defense costs paid by the educational institution for an employee charged with a criminal offense.
<b>Student Internship Liability</b>	A student accidentally knocks over a sculpture while working as an intern at the art museum as part of her curricular requirements. The sculpture is valued at \$500,000. The art museum is now suing the student for the value of the sculpture. Would your current coverage pay to defend the student and pay any damages for which she is found to be liable?	The Hanover's Student Internship Liability coverage provides for students who are participating in an internship program as part of their educational curriculum requirements are added as insureds.

## Let's explore your coverage options together.

Your Hanover Agent can provide complete details. Partner with your agent today to help make sure you get the right coverage to adequately protect all aspects of your educational institution.



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