

## Hanover Education Advantage

# Coverage Scenarios

Educational institutions operate in environments unlike many others, facing a distinct set of complex and evolving risks. The Hanover Education Advantage is designed specifically to address these challenges, offering targeted coverages that help schools reduce risk and protect what matters most.

## Schools and Educators Legal Liability

One of the most important coverage offerings for an educational institution is Schools and Educators Legal Liability. Below are the key features of this coverage solution.

COVERAGE HIGHLIGHT	YOUR NEED	THE HANOVER SOLUTION
School and Educators Legal Liability	If an educator committed a wrongful act, the educational institution could be exposed to liability for damages arising out of the act.	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 a Consent to Settle provision.
Directors & Officers Legal Liability	If a school administrator, board member, or leader were faced with a claim alleging wrongdoing, the institution could face a loss.	Directors and Officers Legal Liability coverage is included as part of our Schools and Educators Legal Liability. It protects against actual or alleged wrongful acts by individual insureds and the organization, including errors, omissions, misstatements, misleading statements, neglect or breaches of duty committed while acting in the scope of their duties.
Employment Practices Liability	Schools—whether private, charter, or public—face unique and significant employment-related risks.	Employment Practices Liability Endorsement offers protection for claims that arise from the hiring, managing, disciplining and termination of employees. Extension to third-party liability is also available.

## Additional liability coverage offerings

Additional specialized coverages to help ensure schools are protected against the unique risks they face.

COVERAGE HIGHLIGHT	YOUR NEED	THE HANOVER SOLUTION
Sexual Misconduct and Sexual Molestation	If an employee was faced with allegations of sexual misconduct or molestation, the institution may need coverage for resulting damages.	The Sexual Misconduct or Sexual Molestation Liability Coverage Endorsement provides bodily injury coverage for acts of sexual misconduct and sexual molestation Separate Limit and defense outside limits.
Law Enforcement Professional Liability	If an educational institution has security guards or contract law enforcement professionals on staff, additional liability coverage may be required.	Optional Law Enforcement Professional Liability provides coverage for false arrest, false imprisonment, wrongful entry, and law enforcement wrongful acts. Provides for payment of damages on behalf of the educational institution.
Incidental Professional Liability	Educational institutions that employ on-staff nurses, guidance counselors, athletic trainers or similar professionals benefit from coverage for any bodily injury, personal injury or advertising injury resulting from their services.	The optional incidental professional liability endorsement provides professional liability for nursing, psychological, psychometric, guidance counseling, athletic training, speech, hearing, occupational or physical therapy services, treatment, advice or instruction which is incidental to your overall operation.

Additional liability coverage offerings *(continued)*

COVERAGE HIGHLIGHT	YOUR NEED	THE HANOVER SOLUTION
Classroom Pollution Liability	If a hazardous substance is improperly stored in a science lab or classroom, resulting in a leak, the institution may face student injuries and significant cleanup costs.	The Hanover's Classroom Pollution Liability provides coverage for a pollution event that occurs on an insured premise and arises out of classroom instruction, including swimming pools.
Innocent Employee Criminal Defense	Arrests and criminal charges brought against an employee while performing their job, even if later dismissed, can result in defense costs for the institution.	The Hanover's Innocent Employee Criminal Defense pays up to \$25,000 to reimburse educational institutions for defense costs they paid on behalf of an employee charged with a criminal offense.

Let's explore your coverage options together.

We're ready to answer your questions and discuss how we can help educational institutions with the best insurance program to meet their needs.



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