

Management and Educators' Legal Liability

Management and Professional Liability Coverage for Educational Institutions



The responsibilities of principals, directors, officers, and educators who manage the activities of academic organizations are becoming more and more complex. Intact's comprehensive management and educators' legal liability insurance policy is tailored to protect school leaders and institutions against lawsuits brought by employees, students, vendors and the government that have become increasingly common nationwide.

Directors and Officers Liability (D&O)

Protects individual directors' and officers' and the entity's assets from lawsuits alleging breach of duty, neglect, error, misstatement or omission while performing job duties.

Educators Legal Liability (E&O)

Insures damages arising out of an Insured's rendering, or failing to render, educational services or performance of school functions.

Employment Practices Liability (EPL)

Protects a school against allegations of discrimination, sexual harassment and other employment-related wrongful acts, including failure to grant tenure.

Fiduciary Liability (FLI)

Covers a wide range of claims involving the management and administration of their employee benefit plans, including payments alleging excessive fees.

Crime Coverage (Crime)

Protects a school's assets that are exposed to threats of embezzlement, fraudulent electronic funds transfer, forgery, robbery, safe burglary, and credit card forgery from "trusted" employees and cunning criminals alike.

Employed Lawyers Professional Liability (ELPL)

Helps protect in-house attorneys when allegations of legal malpractice are made against them.

Key Coverage Highlights

- ✔ Definition of Executive is amended to include any elected or appointed chancellor, regent, provost, dean, university counsel or other comparable senior administrator.
- ✔ Definition of Insured Person is amended to include any faculty member or aide, student teacher, teaching assistant, administrator, member manager or alumni counsel member.
- ✔ Adds defense expense coverage for claims related to the request to return governmental funds.
- ✔ Definition of Wrongful Act is amended to include coverage for Educator's Liability Wrongful Acts in connection with educational instruction, admittance procedures, student enrollment, granting financial aid and more.
- ✔ Definition of Loss is amended to include fines or penalties for violations of Specified Regulatory Legislation such as the Buckley Amendment, the Clery Act, the Freedom of Information Act and more.

Superior Claims Service

No matter how much you prepare, claims happen. When they do, our claims professionals have extensive management liability claims handling experience. And insureds can expect a high-level of customer service throughout the claims process.

Minimized Risk

Policyholders who elect Employment Practices Liability (EPL) coverage receive an innovative risk management program through Jackson Lewis, P.C., one of the nation's leading employment & labor law firms. Through this program, insureds have access to a dedicated risk management portal that offers a wealth of employment related information and resources, as well as a hotline that connects insureds directly to the experts at Jackson Lewis.

Send your **Educational Institutions** submissions to mlsubs@intactinsurance.com

Education sectors include:

- Charter schools
- Private and Religious schools
- Teaching hospitals
- Small colleges and universities
- Vocational and trade programs

Click [here](#) for your Underwriter's contact information.

