



CUSTOMIZED INSURANCE SOLUTIONS

A+ Protection for Independent Schools

*Insurance coverage that's more than
an educated guess*



Customized Coverage For Your School

WHEN YOU'RE RUNNING
A SCHOOL, INSURANCE
COVERAGE CAN BE THE
LAST THING ON YOUR
MIND. BUT YOU'LL
THINK ABOUT IT WHEN
SOMETHING GOES
WRONG. THAT'S WHY
YOU SHOULD PROTECT
YOUR SCHOOL WITH
THE HARTFORD'S
PRIVATE EDUCATION
CUSTOMIZED SOLUTIONS.

The Hartford Has the Right Answers

The Hartford has been working with educators since 1835, keeping up-to-date with the changing needs of education. Based on that experience, The Hartford has designed comprehensive coverages that meet your highly specialized insurance needs.

Understanding Your Business

When you work with The Hartford, you are working with a team of professionals that are experienced in protecting schools such as yours. We understand that running a school isn't like any other kind of business. So we've developed insurance solutions that specifically address the many challenges you face every day. Here's an overview of some of the most important coverages and services we offer the private education industry.

Property

Our Property Choice® product combines a broad range of property coverages – including Equipment Breakdown, Crime and Valuable Papers – into one single policy. This coverage also protects against the loss of students' property, such as computers. What's more, Property Choice offers Combined Additional Protection (CAP), which provides higher limits at the time of loss for a combination of coverages, such as Buildings and Business Personal Property.

We've also broadened the traditional definition of Business Personal Property to include school equipment; computer equipment, media and data; band uniforms and musical instruments. Extra Expense coverage provides a source of funds to keep your school open after a covered loss. We also provide coverage for Valuable Papers (such as students' records) and Crime (such as theft of money from your school store).

Electronic Vandalism

Computers are an essential part of education today – and our built-in electronic vandalism coverage is designed to protect your school against a variety of computer-related risks. It extends our property coverage to include a higher level of insurance protection. Among its many features, the coverage includes:

- Direct physical damage to computer equipment, media, data and software caused by viruses, hackers and other attacks.
- Optional business interruption coverage includes loss of business income as a result of cyber attacks.

Workers' Compensation

We know how important good staff is to a school. To help you retain your dedicated employees, we offer a workers' compensation policy that provides coverage for work-related accidents and injuries. In addition, we have loss prevention experts who can consult with you to help reduce workplace risks – before they become claims.

General Liability

Some of the enhancements included in General Liability coverage from The Hartford are:

- Coverage for volunteers, students and student athletes as part of our Medical Payments Provision.
- Liability coverage for interns, student teachers, trustees, volunteers and committee members while they are performing nonprofessional duties for your school.
- Corporal Punishment coverage, if applicable in your state.
- Optional CyberFlex® endorsement, which covers libel, slander or copyright infringements that occur within or on your Web site or over the Internet. We can also cover your liability for the advertisements or content of others that may appear on or be linked to or from your Web site.*

In addition, schools have a higher exposure to sexual abuse and molestation than most other businesses. Our optional Limited Liability Coverage for Negligence Related to Sexual Abuse or Molestation endorsement provides your school with coverage for wrongful acts or related wrongful acts first occurring or commencing during the policy period.

Educators' Legal Liability

Independent schools have particular liability needs not always addressed by insurers. At The Hartford, our Educators' Legal Liability program provides broad coverage for “wrongful acts” – including errors and omissions – committed by directors or officers of the school. By combining four important coverages in a single policy, The Hartford makes the job of protecting your school's assets a little easier. Our cost-effective solution includes:

- Directors and Executive Officers Wrongful Acts, also known as Directors & Officers Liability or Non-Profit Liability.
- Educational Wrongful Acts, often referred to as teachers' professional coverage, which is designed to protect the staff and/or school from allegations of failure to educate or supervise a classroom.
- Employee Benefits Wrongful Acts, which covers negligence in administering the employee benefits plan.
- Employment Practices Wrongful Acts, which protects against potential financial losses stemming from claims resulting from your school's employment practices.

Commercial Auto

The Hartford provides commercial auto coverage for your school's vehicles. We extend coverage to your employees while operating their own auto on the job. We automatically attach our broad form endorsement when covering your school's vehicles. This form provides extensions such as broad form

*This coverage option is not available to those with a majority of retail sales over the Internet.

insured (subsidiaries, newly formed or acquired organizations, employees as insureds, lessors as insureds), lease gap coverage, glass repair waiver of deductible, and physical damage to hired autos if we are providing physical damage on vehicles owned by your school.

International Coverage

Schools may travel or lease facilities in foreign countries to conduct seminars or summer classes. We can provide the property and liability insurance you need to protect your school's foreign operations. In addition, we also offer emergency medical, legal and security assistance for your employees and their families outside the U.S.**

Services

Reducing Your Risk of Loss

We provide effective loss prevention solutions through our newsletter, *"By the Book,"* which is published especially for our clients. You can also find risk management tips, technical updates, equipment breakdown and safety assessment checklists, and links to other industry Web sites at mb.thehartford.com/schools. One of our site's most popular features is "Ask an Expert," which enables clients to get online answers from The Hartford's Loss Control team. In addition, our Web site has schedules and registration details for The Hartford's emergency preparedness planning seminars. The Hartford's trained loss control specialists understand how schools operate and offer a full complement of specialized services that help manage the risks your school faces every day.

Claim Management

Things happen. That's why you buy insurance. And when you need to make a claim, we make it easy for you. In addition to online claim reporting, we offer TeleClaim – a 24-hour loss notification system, so you can report a claim as soon as it happens. We also provide medical networks, medical bill review, fraud detection, and subrogation and recovery services. Our claim services help save you money on your insurance costs, get injured employees back to work as soon as medically appropriate, and keep your school running.

Financial Strength. Industry Leadership.

An insurance program is only as good as the company that stands behind it. You can be confident knowing that The Hartford is one of the oldest and most financially stable insurers in the country. We have more than 195 years of experience in meeting – and exceeding – our customers' expectations. You can count on The Hartford to be here for you, whenever you need us.

To learn more about the many advantages

The Hartford can offer your school, please contact an independent Hartford Agent or visit our Web site at mb.thehartford.com/schools. Together, we can develop an insurance program that offers solid protection for today – and tomorrow.

**Coverage provided through a strategic alliance with ACE USA, part of the ACE Group of Companies.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.

