The Hanover Insurance Group®

Hanover Education Advantage

Educational Institutions Liability Coverage Guide

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

School and Educators Legal Liability Coverage

This coverage offering provides both educators liability coverage and directors and officers liability coverage.

COVERAGE FEATURE	THE HANOVER	NOTES
Educators legal liability protection for actual or alleged wrongful acts committed including educational malpractice or failure to educate, failure to provide due process, improper academic discipline, violation of Family Education Rights and Privacy Act (FERPA), the Buckley Amendment or Title IX of the Civil Rights Act*	✓	
Directors & Officers liability protection for actual or alleged wrongful acts by executives or administrators of the organization including error, omission, misstatement, neglect or breach of duty while acting in the scope of duties.	✓	
Broad definition of insured including past or present employees, executives, trustees, committee members, interns, volunteers, student teachers, substitute teachers. Includes authorized parent-teacher organizations or associations.	✓	
Defense outside the limits of liability	✓	
Separate per occurrence and aggregate limits	✓	
Duty to defend and pay on behalf of	✓	
Automatic Extended Reporting Period for 60 days with options of 12, 24 and 36 months	✓	
Additional Insured Endorsements available (Optional): • Designated entities endorsement • Other insurance—primary and non-contributory endorsement	✓	

**Exclusion of those arising out of or related to the actual or threat of abuse or molestation*

Employment Practices Liability Endorsement

COVERAGE FEATURE	THE HANOVER	NOTES
Claims arising from wrongful discharge or termination of employment including failure to employ or promote, wrongful demotion, denial of tenure or deprivation of a career opportunity	✓	
Breach of an implied contract or agreement relating to employment	✓	
Employment related discrimination or violation of any employment discrimination law*	✓	
Employment related invasion of privacy, false arrest or false imprisonment	✓	
Employment related defamation, libel or slander	✓	

Employment Practices Liability Endorsement *(continued)*

COVERAGE FEATURE	THE HANOVER	NOTES
Separate per occurrence and aggregate limits	✓	
Third Party Wrongful Act liability	✓	
Defense outside the Limits (optional defense inside limits)	✓	
Automatic Extended reporting period for 60 days with option to extend to 12, 24 or 36 months	✓	

**Coverage available where insurable by law*

Additional Liability Coverage offerings

COVERAGE	THE HANOVER	NOTES
Sexual Misconduct or Sexual Molestation Liability—injury includes both bodily injury, mental anguish and emotional distress. Defense outside the limits	✓	
Student Internship liability- expands protection to unlicensed students completing an internship program to satisfy course credit	✓	
Incidental Professional Liability coverage offers protection for professionals hired to provide services are covered as insureds such as healthcare services in a student health center	✓	
Law Enforcement Professional Legal Liability—claims for damages arising out of negligence, error, omission, misstatement by employed law enforcement or security personnel	✓	

Optional Endorsement Offerings

The below coverage endorsements may be added on the Law Enforcement Professional Legal Liability or School Educators Legal Liability Policy.

COVERAGE FEATURE	THE HANOVER	NOTES
Optional Endorsement for Non-Monetary Relief Defense Coverage (defense costs for non-monetary or injunctive actions alleging an educators wrongful act)	✓	
Limited Consent to Settle Optional Endorsement (70/30 hammer clause)	✓	
Worldwide Defense Optional Endorsement (excludes U.S Government Prohibited and Sanctioned Countries)	✓	

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