

Hanover Educational Institutions Advantage

Coverage that supports the evolving needs of education

Educational institutions operate in an industry that is constantly evolving, bringing new risks, responsibilities and expectations. The Hanover supports many types of schools with robust insurance solutions, from standard lines to specialized protection. With the Hanover Educational Institutions Advantage, we deliver a thoughtfully designed protection package that helps schools keep their communities safe and stay focused on their mission of education.

Appetite at a glance

Hanover Educational Institutions Advantage is built to protect a wide range of mid-sized educational institutions.

Primary–secondary (K–12)

- Private/independent schools
- Public charter schools
- Vocational schools
- Fine arts schools

Higher education

- Colleges/universities
- Community colleges
- Vocational/trade schools

Continuing education

- Professional development
- Public speaking
- Tutoring and test preparations
- Computer training
- Business and secretarial
- Culinary



The cornerstone of educational institutions protection

The Hanover's offering provides school and educators legal liability coverage designed to provide the protection and flexibility educational institutions need. This includes:

- **Educators liability**—offers protection to educational institutions and their employees, substitute teachers, volunteers, student teachers and interns against actual or alleged wrongful acts while performing their duties for the educational institution
- **Directors and officers liability**—offers 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

Coverage highlights include:

- Broad definition of who's covered—including executives, trustees and authorized parent-teacher organizations
- Automatic extended reporting period for 60 days, with options of 12, 24 and 36 months
- Multiple deductible options to further tailor solutions
- Option to add Employment Practices Liability (EPLI) endorsement

An account-focused approach

In addition to these specialized liability coverages designed for schools, The Hanover offers a suite of products that can be tailored to meet the unique needs of each client, including:

- Commercial package policy (CPP)
 - Includes commercial property and general liability
 - Selection of base property endorsements as well as an industry-specific endorsement featuring 10 additional coverages such as fundraiser business income, personal effects of students and spoilage coverage.
 - General liability base endorsement with tailored educational institutions industry-specific enhancements to add or enhance more than 13 coverages

Additional coverages available include:

- Incidental professional
- Internship liability
- Law enforcement professional liability
- Sexual misconduct & sexual molestation
- Emergency event management
- Commercial auto
- Commercial umbrella
- GlobalReach—for organizations with international outreach exposure
 - Study abroad programs



Proactive risk management and claims services

Expert risk prevention

To support the evolving needs of educational institutions, the Hanover Risk Solutions team delivers tailored programs backed by in-house industry expertise to help minimize risk and promote safety. These include onsite and remote assessments, on-demand learning, self-service tools and customized action plans. Featured offerings include:

Hanover abuse prevention e-learning series

A suite of online courses on a variety of topics relevant to educational institutions including:

- Mandated reporter responsibilities
- Child protection
- Bully prevention
- Applicant screening

Dedicated safety programs

The Hanover offers services and resources to support educational institutions proactive safety management including:

- Employment practices liability training
- Slip, trip and fall prevention
- Active shooter and emergency response training
- Risk detection surveillance

Continued innovation

The Hanover i-on Sensor Program™—leverages technology and real-time data to help mitigate a wide array of risks, including water leaks, temperature control and driving risks through telematics

Hanover Educational Institutions Safety Advantage—provides employee training to help mitigate a broad range of risks that come with educating vulnerable student populations

Claims expertise

We understand that education claims are complex and require specialization. That's why we've assembled a dedicated team of experts to support our educational institutions clients with:

Dedicated team

- **Dedicated handling of sensitive student matters**—claims involving discipline, suspension, admissions, grading practices, bullying and other student-related issues are handled by dedicated specialists
- **Guidance through complex legal requirements**—deep understanding of due-process requirements and the legal framework governing students' rights helps ensure your clients receive support through challenging claims

Expertise that goes beyond

- **Access to expert partners**—hand-selected defense firms with education-related experience provide high-quality representation
- **Support from in-house counsel**—a specialized team focused on employment practices liability cases offers expertise throughout the claims process

Consultative claims management

- **A consultative account management model**—schools work with the same claims adjuster for the duration of the claim, building trust, continuity and efficiency

Let's make a difference for educational institutions

Connect with me today to learn more about our recent success stories and The Hanover's capabilities to help you best serve this market.



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