

Nonprofit Solution

Tailored for Nonprofit Private & Charter Schools

Why Nonprofit D&O and Educator's Legal Liability?

School headmasters, principals, directors, officers and educators have a personal liability exposure by virtue of their management of their school and its financial assets. Failure to educate, employment related matters, breach of duty, and errors and omissions when making business decisions are hazards faced by private and charter school leaders nationwide. Unfortunately, lawsuits from employees, students, vendors and the government are becoming increasingly common against private and charter schools.

Are You Protected? With the Nonprofit Solution + Endorsement D16732 you get:

- Coverage for errors or omissions made in the:
 - **Teaching** or instruction of a student
 - **Counseling** or guidance of a student's academic decisions
 - **Discipline** of a student
 - **Grading** of a student's performance
 - **Admission** or placement of a student
 - Failure to grant **scholarship, stipend or award**
- Costs of Defense coverage for proceedings involving Individual Education Plans (IEPs) for Charter Schools when endorsement D16719(6) is added
- 22 types of EPL Wrongful Acts covered
- Third Party coverage
- Up to a \$500,000 sublimit for defense of Fair Labor Standards Acts (FLSA) claims
- Crisis Fund for reputational damage done due to lost or stolen donor data
- Volunteers, student teachers, substitute teachers, and teaching assistants are also included as Insured Persons

Risk Management can Prevent Future Losses

Through Jackson Lewis, a national law firm, Great American provides its policyholders:

- Access to a toll-free hotline service which provides complimentary telephone consultation pertaining to Employment Practices matters
- Sample workplace policies which provide guidance with respect to preserving employment-at-will status, complying with the Federal Family and Medical Leave Act, and prohibiting harassment in the workplace
- A guide to avoiding workplace claims, featuring general information about employment claims, the hiring process, pre-employment testing, and other issues
- Jackson Lewis will offer discounted billing rates to Great American insureds to assist in developing preventive practices, preparing employee handbooks and training supervisors

- ▶ **Directors' & Officers' Coverage**
- ▶ **Employment Practices Liability**
- ▶ **Fiduciary Liability**
- ▶ **Educator's Legal Liability**
- ▶ **Workplace Violence Insurance**
- ▶ **Employed Lawyer's Coverage**

Great American Insurance Company

Great American Insurance Company is a member of the Great American Insurance Group. Great American Insurance Company is rated "A+" (Superior) by A.M. Best, and has been rated "A" (Excellent) or higher for over 100 Years. Great American Insurance Company's Nonprofit D&O primary policies are admitted in all 50 states and the District of Columbia.

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American®, Great American Insurance Group® and ExecPro® are registered service marks of Great American Insurance Company. © 2015 Great American Insurance Company. All rights reserved. 4225-ELD (12/16)

