

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 Group

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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. © 2020 Great American Insurance Company. All rights reserved. 4225-ELD (02/20)



Executive Liability