

Educational Institutions Coverage

AmTrust North America has designed insurance coverage specifically tailored to the needs of educational institutions, including charter schools, private and religiously affiliated schools, and higher educational institutions.



34 countries

where AmTrust is globally present



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

Our products are comprehensive in scope, competitively priced, and backed by expert service from a single insurance company for all your needs.

It pays to work with people who are committed to educational institutions.

Coverage and Services

- Property and Liability
- Auto
- Umbrella
- Workers' Compensation
- Management Liability and Privacy Coverage
- Critical response coverage

Product Basics

- Primary Liability Insurance
 - Standard limits are \$1 million per occurrence for General Liability
 - \$1 million per occurrence for Sex Abuse
 - \$1 million per occurrence for Social Work/Professional
 - \$3 million policy aggregate
- Umbrella Policy – Limits up to \$10 million above Primary Liability, including Sexual Abuse
- Special Event Liability – Fundraising events, standard limit is \$1 million with higher limits available
- Automobile
 - Owned / non-owned / hired auto
 - Hired car Physical Damage
 - Full coverage on Auto Glass
 - Employees, Volunteers and Insureds coverage
- Crime and Fidelity – Employee Theft / Forgery or Alteration; Money and Securities
- Directors & Officers Liability – Standard limit is \$1 million with higher limits available
- Employment Practices Liability
- Property
 - Blanket limits
 - Agreed value
 - Special causes of loss
 - Sewer backup
 - Ordinance law coverage
 - Equipment breakdown including food spoilage
 - Loss of Income
 - ALS available
 - Loss of income due to workplace violence

877.528.7878

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Special Coverages

\$50,000 limits each for:

- Business, Travel and Accident
- Donation Assurance
- Identity theft expenses
- And many more

Specialty Coverages for Educational Institutions

- Volunteers included
- Hired and Non-owned Automobile
- Sexual abuse coverage available under Umbrella limit
- Employee indemnification Defense coverage
- HIPPA
- Teacher's Liability coverage with expanded definition for the insured
- Third Party EPL coverage included under Management Liability policy
- Personal and Advertising injury – includes abuse of process or discrimination
- Workplace violence
- Aggregate limit per location
- Fiduciary Liability
- Cyber Liability/Data Breach
- Separate limits for GL and Management Liability

Risk Control Services for Educational Institutions

- Risk Management Resource Library
- Crisis planning for schools
- Pre-employment screening and background checks
- Prevention of sexual abuse, molestation and misconduct
- Slip, trip and fall hazard list
- Playgrounds
- Driver qualification, training and monitoring
- Parking and pedestrian safety
- Employment Practices Hot Line
- Cyber-related pre and post breach services
- Free legal consultation

Your Success is Our Policy[®]

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