

## Why do 1,600 Educational Institutions Choose Utica?

School administrators know Utica National's leading edge coverages respond to issues of greatest concern to schools today. These include school security, sexual harassment, playground safety, bus safety, Internet liability, kidnap, enhanced identity recovery, and more.

Other reasons to choose Utica include:

- Utica National has gained enormous experience serving educational institutions for over 35 years. We presently serve more than 1,600 schools across the nation and are considered a leader in the field.
- Many of our Underwriters, Claims and Risk Management Representatives work mostly – or even exclusively – with educators. Their collective expertise can be an invaluable resource for any educational institution.
- A.M. Best rates Utica National's property-casualty companies "A-" or "Excellent." The A.M. Best rating system is the recognized industry standard for evaluating the financial soundness of an insurance organization.
- The Utica National Insurance Group ranks among the top 100 property-casualty insurance organizations in the country. Its principal companies were founded in 1914.
- Utica is represented by a national network of over 1,500 independent agents and brokers who share our high standards of service. Your local Utica agent understands educational institutions and stands ready to serve you with prompt, personal service.

For more information about Utica's Educational Institutions program, contact your local Independent Agent who represents the Utica National companies.

This brochure offers only a summary of the educational institution coverages available from the companies of the Utica National Insurance Group. For complete information, refer to the policy or consult with your professional insurance agent or broker. By law, dividends cannot be guaranteed. Coverage and safety group availability, terms and conditions may vary by state.

Visit us on the Web at [www.uticanational.com](http://www.uticanational.com).



 **Utica National Insurance Group**  
Insurance that starts with you.™  
Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413  
[www.uticanational.com](http://www.uticanational.com)

# Utica

is a recognized leader in meeting the unique needs of educational institutions.

Our experience comes from decades of serving a broad spectrum of schools,

including:

- PUBLIC SCHOOLS
- PRIVATE SCHOOLS
- VOCATIONAL SCHOOLS
- COLLEGES AND UNIVERSITIES



Make sure you



are at the

Head of the Class



with Top Quality

Public School



Insurance from



UticaNational  
InsuranceGroup



# your total protection pack - more than just an insurance policy

With Utica's specialized underwriting, your school gets the top quality coverage it needs at a price it can afford:

## Our latest enhancements include:

**Violent Event Expense Coverage** – Affords limited Business Income and Extra Expense coverage as well as coverage for the reimbursement for certain expenses resulting from a catastrophic violent crisis.

**Cyber Pak** – A package of property, crime and general liability covering "cyber"-type exposures like Electronic Commerce Coverage, Computer Fraud Coverage, Electronic Data Liability, and Electronic Chatrooms and Bulletin Boards.

**Law Enforcement Coverage Endorsement** – Coverage is provided should security or peace officers, in the discharge of their duties, commit wrongful acts resulting in property damage, bodily injury or personal injury to another party – like false arrest or damage to a student's laptop in the course of apprehension.

**Replacement Cost for School Buses** – Replacement coverage for owned buses, 10 years old or newer, originally purchased new without factoring vehicle depreciation.

**Optional Extension of Coverage to Include PTO/PTA and Other Clubs** – Extends General Liability coverage to Parent/Teacher Organizations, Parent/Teacher Associations, Booster Clubs and their members.

**Enhanced Defense Costs Coverage** – Broadens defense coverage on our Abuse and Molestation Liability Coverage Form for certain allegations against specific individuals. Previously, coverage was only available for the school district itself.

**Loss of Use Expense Endorsement** – Now has higher limits – \$75 per day and up to \$750 total – to cover expenses a school might have to pay resulting from the loss of a rental/hired vehicle.

**Enhanced Identity Recovery Endorsement** – Broadens which individuals in your organization can benefit from ID recovery to include:

- Chief School Administrator (Superintendent, Head of School, Headmistress, or Headmaster)
- Chief Financial Officer (Business Manager, Business Administrator, Business Official, or Assistant Superintendent for Finance)
- Treasurer (Board or District Treasurer).

**Kidnap Expense Coverage Endorsement** – Provides coverage in the event that a child, less than 19 years old, in the care of an educational institution, is abducted by a stranger.

## Solid Property Protection:

- High limits on property coverages, including Business Interruption, Extra Expense, Valuable Papers and Property Off-Premise.

- Comprehensive Equipment Breakdown Coverage – Our broad definition of "equipment" includes coverage for your telephone system, boilers, EDP hardware, software and more.



## Vital Liability Protection

In today's litigious society, the frequency of lawsuits and size of jury awards are on the rise. Utica's Educational Institutions Program provides specialized liability protection for schools, including:

- Foreign Liability – Covers student trips abroad.\*
- Sports Liability – Provides coverage for athletic activities.
- Nurses Liability – Covers nurses incidental medical malpractice.
- School District and Educators Legal Liability – Covers a broad range of liability exposures including employment and educational issues, including those associated with the Americans with Disabilities Act (ADA). Coverage also includes liability protection for acts, errors or omissions when rendering service in the discharge of school duties. Coverage applies to the educational institution, its board of directors or school committee, trustees or school directors, all employees, as well as student teachers and volunteers.

**Limited Spousal Coverage Endorsement** – Offers limited protection for claims brought against the lawful spouse or domestic partner of those in the administration named in a lawsuit, until the spouse's or partner's name is withdrawn from the claim.

For additional liability protection, umbrella coverage provides higher limits than your underlying policies. Refer to your policy forms to determine how coverage responds to your individual situation.

\* Our experienced Underwriters can provide risk management and advice on topics such as foreign travel, outside use of your facilities, field trips and more.

## Claims & Litigation

A well thought out plan that addresses safety and security issues can go a long way toward reducing injuries, even saving lives. In the event the unthinkable does happen, having a carefully considered plan in place can go a long way toward convincing a jury that your school did everything in its power to maintain a safe environment.

Utica uses law firms that are experts in educational law. These professionals are available to assist you should your school need legal representation. Other claims-related services we provide include:

Rehabilitation services to help severely injured claimants through the physical and emotional effects of a serious and debilitating injury.

Educational services provided by our knowledgeable claims staff, which is available to speak to school personnel on a variety of topics including school policy regarding what to do in case of an accident.

Experienced Claims Adjusters who know the pressures schools face to resume normal operations quickly. Count on them to provide a prompt, fair claims settlement.

## Risk Management

Utica National's school insureds have a wealth of risk management and loss control resources at their disposal:

- Certified Risk Management Consultants are available to advise on a wide range of insurance and related issues. They work with school administrators to identify and mitigate various loss exposures.
- Comprehensive Online School Risk Management Manual that includes guidelines and recommendations for establishing a risk management program.
- Certified Risk Management Consultants who can assist your school in developing a comprehensive safety program, addressing such areas as playground safety, transportation safety and school security. Our Risk Management staff can also assist with accident analysis, as well as identification of hazards common to some types of recreational equipment, athletic gear, and chemicals that may be used in some schools.
- Our popular School Seminars address school safety and related issues of special concern to school administrators.
- A safety and loss prevention website designed exclusively for schools.
- Lending library of safety materials.
- Disaster Recovery Planning Resources.
- Reference material to help teachers and staff identify situations where a potential for violent behavior exists.

## Stretching Minds – and Money.

As an educational institution, you are charged with providing quality education within a limited budget. Utica delivers top value for your insurance dollars by providing broad protection at a reasonable price. For example:



- Schools that are members of our school safety groups have the potential to earn a dividend each policy year. Also, those schools in our renewal credit programs may receive a credit at renewal.
- Our policies are "non-assessable," so you won't pay an additional premium at the end of your policy term due to any claims or expenses your policy incurred during the year.
- Our Claims and Risk Management specialists work with schools to reduce costs based on their loss experience and claims records.
- Our experience and financial stability help ensure consistent pricing and continued commitment to the many schools we serve.

## Are You Safe?

Would your present coverage protect your institution in the following situations?

- A student is seriously injured playing on one of your school's sport teams. The student's parents bring a liability suit against your school, individually naming the athletic director, the team coach and the entire school board.
- A female member of the maintenance staff sues the school for discriminatory employment practices. She alleges that, as the lone female on an all-male staff, she was passed over for promotion to director of maintenance.
- A devastating fire destroys classrooms at your school. Space must be rented nearby to continue instruction without interruption.
- An improperly secured trophy case falls on a student who suffers disabling injuries. Subsequent litigation results in a \$1 million judgement.

If you answered "no" to any of the above, your present insurer just doesn't make the grade. On the other hand, Utica's coverages respond to these situations, giving Utica's program high marks for effectiveness.

## Your Independent Agent

Superior Service from a Local Professional



The Companies of the Utica National Insurance Group are represented by Independent Agents who serve the communities in which they live. The fact that your Utica agent-representative lives and works in your community provides important advantages to your educational institution:

- Your agent is readily accessible to serve you and answer any questions you may have.
- Your agent is able to facilitate the processing of any claims you may have.
- As a member of your community, your agent takes personal interest in seeing that your school's needs are met. Your local agent might even have family members attending your school.
- Your agent values his or her reputation as a local businessperson and works hard to maintain your confidence and trust.

Last but not least, your Utica National agent has met numerous requirements for educational and professional development. This is your assurance that you are served by a true professional.