

# GENESIS®

## The College and University Overview



**T**he College and University Policy is an insurance product developed by Genesis specifically for the higher education sector. The policy provides a package of comprehensive coverages tailored to the liability risks facing colleges and universities every day.

Genesis seeks public and private colleges and universities:

- > With a strong commitment to loss control
- > Willing to retain a self-insured retention
- > That value unsurpassed security: AA+ by Standard & Poor's and A++ by A.M. Best

We offer one easy-to-follow policy and underwriters with proven expertise in working with schools, colleges, universities and public sector accounts.

### What's Included in The College and University Policy?

The Named Insured automatically includes:

- > Employed, appointed and elected school officials

- > Current and former employees
- > Student body organizations
- > Students while acting as teaching assistants

### Other Features

- > Clear intent and simplified language
- > Limits apply separately to each coverage part
- > Rating tailored to various types of educational institutions (community and junior college, trade colleges, etc.)
- > The right to choose your own defense counsel
- > Educators' Legal Liability claims will not be settled without the Named Insured's consent.

### What's Covered?

#### Coverage Part A—General Liability, Auto Liability, Employers Liability

- > SIR applies to an occurrence for all coverage under Part A (Basket Retention)
- > Excess Auto Liability coverage for insureds who qualify for automobile self-insurance
- > Campus security activities
- > Non-Employment Harassment including sexual molestation on a per perpetrator basis

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- > Advertising infringement of copyright, trademark, trade dress, service mark, or slogan
- > Garage Keepers Legal Liability coverage
- > Incidental Medical Malpractice (claims-made), including nurses, paramedics, EMTs, athletic trainers, and coaches
- > Punitive Damages (where permitted by law)
- > Mutual Aid
- > Liquor Liability
- > Riot and Civil Commotion
- > Athletic Participants
- > Fellow Employee Coverages (AL & GL)

## Coverage Part B—Educators' Legal Liability

- > Coverage provided on a claims-made basis
- > Employment-related Practices including front and back pay
- > Employee harassment including sexual molestation
- > Employee Benefits Liability
- > Punitive Damages (where permitted by law)



Genesis Insurance Company is licensed in the District of Columbia, Puerto Rico and all states. Genesis Insurance Company has its principal business in Stamford, CT and operates under NAIC Number 0031-38962.

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