

# GENESIS®

## Schools K–12



The School Policy® is a Genesis insurance product developed specifically for K–12 public, private and charter schools. We have tailored The School Policy® to provide comprehensive coverage for the risks schools face every day, including General Liability, Automobile Liability, Employers' Liability, Law Enforcement Legal Liability, School Board Legal Liability, and Employment Practices Legal Liability.

Genesis will consider specific modifications that may be necessary to meet your unique account exposures. Most importantly, we back our claim-paying ability with superior financial security.

### Genesis seeks independent school districts, private K–12 schools, charter schools and school pools:

- > With a strong commitment to loss control
- > Willing to retain a portion of the risk
- > That value superior financial 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 public and private K–12 and charter school accounts.

### What's included in the School Policy?

The Named Insured 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
- > The right to choose your own defense counsel
- > The settlement of claims, including an Educators' Legal Liability claim will require the Named Insured's consent

### What is Covered?

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

- > SIR applies to for all coverages under Part A (Basket Retention) that apply to a single occurrence
- > Excess Auto Liability coverage for insureds who qualify for automobile self-insurance
- > Campus security activities

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- > Non-Employment Harassment including sexual molestation on a per perpetrator basis
- > 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®

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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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