

New York Educational Institutions (Program Summary)

To help safeguard the people, property and financial interests of higher education institutions, GuideOne has developed superior expertise and a lineup of coverages and services that leads the industry. This document is designed to provide a summary of the highlights and features of our program and should not be used as a substitute of the actual policy language. For complete details of the coverages, limits, terms and conditions provided, please refer to the insurance policy. Some coverages may not be available in all states. Contact your underwriter to verify the availability of the coverages and limits shown below.

Property Coverage	
The Educational Institutions Program offers a scalable property product, Education and Education Plus. Limits shown below are identical for both options, except where indicated in the table that follows the property coverage descriptions.	
Covered Property	
Building Property	Includes signs, radio and television antennas and satellite dishes attached to the building or within 1,000 ft. of the described premises. See "Additional Coverages, Conditions or Coverage Extensions" section below, for unattached signs. Includes walls (also retaining walls), fences and walks.
Business Personal Property	Coverage is available for business personal property within 1,000 feet of the described premises.
Personal Property Of Others	Covered while on the described premises, up to the contents limit, for personal property belonging to the insured's administrators, officers or directors; or for personal property of others used by the insured for business purposes. Coverage is provided when such property is located in or on the building described in the declarations, in the open, or in a vehicle within 1,000 feet of the building, structure or premises described in the declarations, whichever is greater.
Property Additional Coverages, Conditions, Or Coverage Extensions	
Accounts Receivable	\$100,000. No deductible.
Alternative Key Systems	\$50,000 to reprogram card readers and similar card key systems. \$500 deductible.
Automated External Defibrillators (AEDs)	\$10,000. \$500 deductible.
Business Income And Extra Expense	\$100,000 for any combination of the following: • Business Income (including Rental Value and Tuition Fees) • Extra Expense • Extended Business Income (60-day Extended Business Income Coverage) • Civil Authority (4 weeks) Alterations and New Buildings Crisis Event (Business Income only) Specified Extra Expenses paid under Crisis Management Coverage (described in the Liability Coverage section below).
Communicable Disease Business Income And Extra Expense	\$10,000 for loss of Income and Extra Expense from a government-ordered evacuation or decontamination of the insured premises resulting from an outbreak of a communicable disease.

Property Additional Coverages, Conditions, Or Coverage Extensions (continued)	
Contaminated Food Business Income And Extra Expense	\$10,000 for loss of Income and Extra Expense from a government-ordered closure of the insured premises resulting from the contamination of food at that location.
Debris Removal	Coverage to remove debris of covered property when such debris is caused by or results from a Covered Cause of Loss. 25% of the loss (subject to policy limits), plus see limit in table shown below if the Limit of Insurance is exceeded, for each location.
Deductible Provisions	If two or more coverages, within the Property Coverage Part, Inland Marine Coverage Part or Crime and Fidelity Coverage Part, are provided as part of the package policy apply to a single occurrence of loss, only the largest single deductible among those coverages will be applied to the loss unless otherwise specified.
Earthquake Sprinkler Leakage	\$10,000 for each 12-month policy period.
Electronic Data – Cost To Restore Or Replace	See limit in table shown below for each policy year for loss from the specified perils to Electronic Data. Virus is a Covered Cause of Loss. Higher limits available on an Inland Marine policy.
Emergency Evacuation Expense	\$100,000. No deductible.
Equipment Breakdown	Included for direct physical damage resulting from mechanical breakdown, artificially generated electric current, steam explosion or other loss or damage to steam and water heating equipment. Coverages include: • \$50,000 Expediting expenses; • \$50,000 Hazardous substances; • \$100,000 Spoilage; • \$50,000 Data restoration; • \$50,000 Animals; and • Service Interruption (up to the business income and extra expense coverage limit) and Drying Out of electrical equipment.
Fine Arts	See limit in table shown below for each occurrence, \$10,000 for each item. \$500 deductible. Higher limits are available on an Inland Marine policy. Stained glass windows may be included within the Building limits shown in the Declarations.
Fire And Security Alarm System Upgrade	25% of the amount needed to upgrade the system being replaced, not to exceed \$25,000.
Fire Department Service Charge	Pays the actual cost of the service charge. No deductible.
Fire Extinguisher And Fire Suppression System Recharge	\$25,000. No deductible.
Glass Showcases	\$5,000 for glass showcases or glass wall cases, including the frames encasing the damaged glass, subject to a \$500 deductible.
Laboratory Animals	See limit in table shown below subject to \$1,500 maximum for each animal, for specifically described perils. \$500 deductible.
Lock Replacement Or Recalibration	See limit in table shown below to repair, replace, or recalibrate locks if keys are stolen during a theft, burglary or robbery loss. No deductible.
Loss Data Preparation Expenses	\$10,000 for reasonable and necessary expenses you incur following a covered loss to property to prepare loss data; including cost of appraisals, taking inventories, and preparation of other documentation required to show the extent of loss. No deductible.

Property Additional Coverages, Conditions, Or Coverage Extensions (continued)	
Maintenance Equipment	\$25,000 for direct physical loss or damage resulting from a Covered Cause of Loss to your personal property or equipment that is used to maintain or service the building at the premises described in the declarations. \$500 deductible.
Money And Securities	See limit in table shown below for Theft, Disappearance and Destruction. \$500 deductible.
Newly Acquired Or Constructed Property	\$2 Million for newly acquired or constructed Buildings and Your Business Personal Property at each building; subject to the deductible shown in the declarations for Building or Your Business Personal Property. 180-day limitation.
Non-Owned Detached Trailers	\$5,000. Coverage is excess over any other insurance covering the trailers.
Ordinance Or Law	Coverage is provided as shown below, if resulting from the enforcement of any ordinance or law regulating the demolition, repair or reconstruction of a building: • Coverage A – See limit in table shown below for loss of value of the undamaged portion of a building. • Coverage B – \$500,000 for the costs to demolish and clear the undamaged portion of a building. • Coverage C – \$500,000 for increased cost of construction. Option to increase Coverage A: When 'Included' is shown for Ordinance Or Law – Undamaged Portion Of The Building in the Schedule, the Limit Of Insurance shown in the declarations for the Building will apply.
Outdoor Signs	\$15,000 subject to a \$500 deductible. No Coverage Territory restrictions – can be located anywhere. Signs on or within 1,000 feet of premises are defined as part of the building. Higher amounts are available on an Inland Marine policy.
Outdoor Structures And Property In The Open	\$50,000 for outdoor structures and property in the open; personal property in the appurtenant buildings, light poles and light standards, park and playground equipment, gravestones and grave markers, statues, crosses, similar objects, other freestanding ornamental structures, scoreboards, press boxes, bleachers, grandstands, ticket booths and other freestanding structures. \$500 deductible.
Personal Effects And Property Of Others	Coverage is provided at the described premises as follows: • \$10,000 each person, subject to a \$100,000 maximum for each occurrence (excess coverage), for personal property of officers and employees (excluding property at any residence premises and property used for educational purposes that are usual and incidental to the teaching profession). No deductible. • \$10,000 for each teaching staff member, subject to a \$100,000 maximum for each occurrence (excess coverage), for the teaching staff's business personal property that is usual and incidental to the teaching profession. No deductible. Other limitations and exclusions may apply, as shown in the coverage form. • \$2,500 each student, subject to a \$100,000 maximum for each occurrence (excess coverage) for personal property owned by the insured's students, damaged by the specifically described perils shown in the coverage form, including fire, lightning and smoke damage. No deductible.
Pollutant Clean-Up And Removal	See limit in table shown below for each 12-month policy period.
Preservation Of Property	Pays for damage to property that has been moved to preserve it from damage by a Covered Cause of Loss, if the damage occurs within 90 days of when it was first moved.
Property In Transit	See limit in table shown below, subject to a \$500 deductible. Coverage includes property while in transit more than 1,000 feet from the described premises. No Coverage Territory restrictions.

Property Additional Coverages, Conditions, Or Coverage Extensions (continued)		
Property Off Premises	See limit in table shown below, subject to a \$500 deductible. Coverage includes property while temporarily at a location you do not own, lease or operate; in storage at a location you lease, own or operate; or at any fair, trade show, or exhibition. No Coverage Territory restrictions.	
Radio And Television Antennas	\$15,000 subject to a \$500 deductible. Includes radio and television antennas, satellite dishes and debris removal expense from any Covered Cause of Loss.	
Refrigerated Products Loss	\$100,000 for contents of refrigeration or freezer units at the described premises for consequential loss resulting from power or utility failure; damage to the generating or transmission equipment; or mechanical or electrical failure of the refrigeration system subject to a \$500 deductible.	
Replacement Cost Valuation	Replacement Cost valuation is standard. Even if the Actual Cash Value option is selected, valuation will be at Replacement Cost (except for awnings and outdoor equipment) if the cost of building repair or replacement is less than \$5,000 and complies with insurance to value requirements.	
Reward For Information	\$15,000 for information that leads to a conviction for arson, theft or vandalism, but not to exceed the amount paid for the direct loss or damage. No deductible.	
Sewer, Drain, Or Sump Backup	Up to policy limit, subject to the deductible amount shown for covered property in the declarations.	
Trees, Shrubs, Plants And Lawns	\$50,000 subject to \$2,500 maximum for each item, and a \$500 deductible. Causes of Loss are limited, but theft is included.	
Utility Services – Direct Damage	\$100,000 for each occurrence, for interruption in utility services to the described premises caused by a Covered Cause of Loss. Does not include overhead transmission lines.	
Utility Services –Time Element	\$100,000 for each occurrence, for the actual loss of business income sustained and the necessary extra expenses incurred due to a suspension of operations at the described premises caused by a Covered Cause of Loss. Does not include overhead transmission lines.	
Valuable Papers And Records	\$100,000 toward the cost to replace or restore the lost information on valuable papers and records for which duplicates do not exist; subject to the deductible shown for Your Business Personal Property. Exclusion of coverage for electronic data applies to Valuable Papers. (See separate entry for Electronic Data, above.)	
Scalable Education Coverages		
Coverage	Education	Education Plus
Debris Removal	\$50,000	\$250,000
Electronic Data	\$5,000	\$50,000
Fine Arts	\$50,000	\$100,000
Laboratory Animals	\$25,000	\$50,000
Lock Replacement Or Recalibration	\$10,000	\$25,000
Money And Securities	\$10,000	\$25,000
Ordinance Or Law – Undamaged Portion Of The Building	\$1,000,000	Included
Pollutant Clean-Up And Removal	\$50,000	\$100,000
Property In Transit	\$50,000	\$100,000
Property Off-Premises	\$100,000	\$150,000
Commonly Requested Optional Coverages Available – Property		
Computer And Funds Transfer Fraud	Available on a Crime policy, for theft of money, securities, or other property resulting from the use of a computer to transfer covered property or funds from the insured's premises or bank.	

Commonly Requested Optional Coverages Available – Property (continued)

Computer Systems Coverage	Computer Equipment, Data and Media coverage on an Inland Marine policy, for additional protection beyond that provided by the Property policy. (Computer Equipment may be included in the Property policy, with \$5,000 each policy year for Electronic Data, covered for specified perils.)
Employee Dishonesty	Available on a Crime policy, for loss of money, securities or other property resulting from employee theft.
Fine Arts	Available on an Inland Marine policy, for additional coverage of fine arts beyond that provided by the Property policy.
Green Upgrade	Pays additional costs to upgrade to more energy efficient and environmentally friendly building components and appliances, when covered property damage occurs. Provides for an additional 25% of the value of the damaged property being upgraded, not to exceed \$250,000 for the specifically scheduled locations.
Limited Flood Coverage	Provides up to \$25,000 of building and personal property coverage when loss or damage is a direct result of flood.
Money & Securities – Theft, Disappearance	Available on a Crime policy, for loss of money and securities resulting from theft, disappearance or destruction.
<i>Optional coverages in addition to those identified above may also be available. Contact your underwriter to request coverages not shown above.</i>	

General Liability Coverage

EDUCATIONAL INSTITUTIONS	GENERAL LIABILITY – AUTOMATIC COVERAGES
Coverage Trigger	Occurrence and Claims-made coverage triggers are available for General Liability coverage. The Claims-made option includes incident-sensitive policy language.
General Aggregate Limit	Applies separately to each campus.
Incidental Medical Malpractice – First Aid	Coverage is provided under Coverage A – Bodily Injury and Property Damage Liability, for the administration of, or failure to administer, first aid. Coverage is also provided up to the Medical Payments limit, for first aid administered at the time of an accident.
Expected Or Intended Injury	Provided for bodily injury and property damage resulting from the use of reasonable force to protect people or property.
Science Laboratory Pollution	Coverage is provided for a science laboratory accident or fire.
Non-Owned Watercraft Liability	Covers bodily injury and property damage for non-owned watercraft of <u>up to 50 feet in length</u> not being used to carry persons or property for a charge.
Detached Owned Trailers	Provides coverage for detached trailers with a load capacity of 2,000 lbs. designed for road travel that are owned by the insured as long as there is no other coverage for such trailer.
Damage To Premises Rented To You	Included up to the specified Limit of Insurance (usually equal to the Each Occurrence limit). Includes damage caused by fire, explosion, smoke and sprinkler leakage.
Incidental Publishing, Broadcasting or Telecasting	Provides coverage for publishing, broadcasting or telecasting that is incidental to the insured's business.
Bail Bond Costs	Up to \$2,500 for the cost of bail bonds required because of traffic accidents or violations, as a Supplemental Payment.

EDUCATIONAL INSTITUTIONS	GENERAL LIABILITY – AUTOMATIC COVERAGES (continued)
Expenses Incurred By The Insured	Up to \$500 per day for time off work while assisting in the defense of a claim, as a Supplemental Payment.
Loss Of Property Of Others	Up to \$1,000 for loss caused by persons participating in your organized activities, as a Supplemental Payment.
Insured Persons or Organizations	Status as an insured is automatically extended to the following: • Employees and volunteer workers • Student teachers, student interns, student nurses, and student athletic trainers • School nurses, EMT's and paramedics, employed by the insured • Licensed or certified athletic trainers employed by the insured • Trustees and officials of the insured educational facility • Members of the Board of Education or Board of Governors • Hierarchical governing bodies of the established religious denomination with which the insured is affiliated (excess coverage over any other insurance available to those governing bodies) • School committees, parent-teacher associations, or similar governing bodies (excess coverage over any other insurance available to those organizations) Status as an additional insured is automatically extended to the following, if agreed upon by written contract prior to the loss occurrence: • Architects, engineers or surveyors • Owner of leased land • State or political subdivisions
Health Care Acts Or Omissions	Coverage is provided for professional health care services provided by the school nurse (other than nurse practitioner), student nurses, and athletic trainers or by designated health care providers, including nurses, EMT's and paramedics.
Newly Formed Or Acquired Organizations	Included as insureds, coverage to a newly acquired or formed organization up to 365 days or until policy expiration.
Counseling Liability	Automatically included within the definition and limit applicable to Personal and Advertising Injury: • For spiritual counseling performed by the insured's minister, or by an unlicensed employee or volunteer, when acting under the minister's direction. • For spiritual counseling performed by a person in training to become a counselor, if under the direction of the insured's minister, school principal, or designated faculty member. • Performed by the insured's school counselor, to provide students counseling or certain academic guidance. Available by endorsement, when counseling is provided for a fee, or for counseling provided by employees or volunteers who are licensed mental health care practitioners.

Commonly Requested Optional Coverages Available By Endorsement– Liability	
Corporal Punishment	For bodily injury resulting from corporal punishment to an insured student when administered by or at the direction of an insured.
Counseling Liability – Licensed Or Fee-based	When counseling is provided for a fee, or for counseling provided by employees or volunteers who are licensed mental health care practitioners.
Directors And Officers Liability	Protection for the acts or decisions of the organization's directors and officers. Occurrence and Claims-made coverage triggers available. Defense costs are in addition to the limits of liability.
Educators Liability	Coverage for directors, officers and educators in providing educational services, with a claims-made coverage trigger. Defense costs are provided in addition to the limits of liability.
Educators Management Liability Coverage	Provides three essential coverages in one form: • Educators Legal Liability which covers negligent acts, errors, omissions or breaches of duty arising out of rendering or failure to render educational services. • Directors and Officers Liability to protect the educational entity, as well as directors, officers, trustees, board members and executive officers from liability claims that can arise during their service to an educational institution. • Employment Practices Liability to protect the educational entity against lawsuits made by staff members or prospective employees alleging wrongful employment practices. This form has a claims-made coverage trigger and defense costs are provided in addition to the limits of liability. Optional endorsements for Educators Management Liability: • Third Party Liability: Coverage is available by endorsement to extend Employment Practices liability coverages to non-employees of the insured. • Fiduciary Liability: Coverage for fiduciary wrongful acts committed by an insured in the course of the insured's work as a fiduciary.
Employee Benefits Liability	Coverage for the administration of an employee benefits program. Occurrence and Claims-made coverage triggers available. Defense costs are provided in addition to the limits of liability.
Employment Practices Liability	Coverage for employment-related practices that affect a person's employment status with the insured. Coverage features include a claims-made coverage trigger, and defense costs within the limits of liability.
Lost Wages Coverage	Reimburses an injured person for their lost wages while away from work because of an accident, regardless of fault.
Sexual Misconduct Liability	Coverage for acts of sexual misconduct or molestation, and includes \$10,000 limit for Medical Payments and Counseling Expenses. Occurrence coverage available. Defense costs are in addition to the limits of liability. Optional Sexual Misconduct endorsements include: • Alleged Perpetrator Civil Defense Coverage: Reimbursement for sums the insured has voluntarily paid to an alleged perpetrator who is an employee, volunteer, temporary worker, or leased employee for a suit alleging sexual misconduct, sexual molestation or abuse. • Indemnitee of the Insured: Coverage to indemnitee named as a party in an insured Sexual Misconduct Liability suit for which the insured has assumed the liability of the indemnitee in a contract or agreement.

Commonly Requested Optional Coverages Available By Endorsement – Liability (continued)

Special Events – Scheduled

Provides coverage for special events on a scheduled basis.

*Optional coverages in addition to those identified above may also be available.
Contact your underwriter to request coverages not shown above.*

Other Policies or Coverages Available

Educational Institutions Liability Umbrella Policy

Coverage that provides an extra layer of protection over the underlying Educational Institution General Liability, Business Auto, and Employers Liability policies or coverages. Includes follow-form coverage to include any person or organization as an insured if covered under the underlying insurance.

Business Auto Policy

Coverage for an insured organization's owned vehicles, as well as Hired And Non-Owned Auto Liability And Hired Auto Physical Damage coverage for vehicles that are hired, rented or borrowed from others (excluding employees), or for vehicles owned by employees and used for business purposes..

Cyber Liability Policy

Coverage for liability arising out of computer use and the Internet, as well as electronic and non-electronic privacy breach. Coverages include Network Security And Privacy Liability, Electronic Media Liability and Funds Transfer Fraud Liability. Privacy Breach Expenses can also be included.

Workers Compensation And Employers Liability

Coverage for work-related accidental injury or disease, available in most states.