



# K-12 EDUCATION INSTITUTIONS

*Specialized Coverage for K-12 Schools*

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Comprehensive insurance designed to  
protect your school, students and staff.



# Education is your calling.

*We'll help keep your focus on lesson plans,  
not insurance plans.*

Between advising students, guiding teachers, navigating the ins and outs of running a school, and generally inspiring the future, your day is pretty full. The least we can do is handle your insurance with thoughtful, comprehensive policies.

At GuideOne Insurance, we understand your needs, not just because we've been in the business for more than 70 years, but because we're in your community, embracing the same causes and values that are ingrained in everything you do. We see how much you invest in your school and your students, and we know you have a lot of people depending on you. We won't let them — or you — down.

More than 50,000 commercial policyholders trust us with protecting their organizations. And we'd be proud to protect yours, too. When the unexpected happens, we're here to provide strength, radiate positive energy and work alongside you so you can focus on the things that matter most.

GuideOne has been an advocate and an innovator for educators, like you, since our founding in 1947. In 1962, we recognized that community organizations were in need of an affordable, efficient insurance product that rolled many coverages into one. To fulfill the needs of our customers and our communities, we developed the first multi-peril policy, protection against different kinds of losses all covered under one package, making your insurance more convenient and more economical.

More than 50 years later, our values haven't changed. With an eye on the ever-evolving world around us, we continue to create policies that address current needs and make sense for you and for the students and staff you serve.



## PROPERTY COVERAGE

Our full line of coverages and services are specifically designed for the issues that schools face, covering standard items as well as items that are unique to educational facilities, such as personal staff property, limited liability for students' personal effects, glass showcases, laboratory animals, loss of refrigerated products, fine arts, alternative key systems, fire and security alarm upgrades, fire extinguisher recharge and more.

The extra property coverages included in the Basic, Broad and Special Policies are available at two levels with various limits in each. Below is an example of our Education Plus option with lower limits available in the Education option:

- + \$2,000,000 newly acquired or constructed property (180 days)
- + \$100,000 valuable papers and records, cost of research (other than electronic data)
- + \$50,000 electronic data – replace or restore
- + **Ordinance or Law:**
  - Included in Education Plus
  - Loss of value of the undamaged portions of a building
  - Demolition costs and debris removal
  - Increased cost of construction
- + \$50,000 outdoor structures and property in the open
- + \$25,000 money and securities
- + \$150,000 property off-premises
- + \$100,000 property in-transit
- + \$50,000 total for trees, shrubs, plants and lawns; up to \$2,500 per item
- + **Business Income and Extra Expense** – up to \$100,000 for any combination of the following:
  - Business income including rental value
  - Extra expense
  - Tuition fees
  - Action of civil authority
  - Alterations and new buildings
  - Crisis event
  - Extended business income

- + \$15,000 outdoor signs
- + \$50,000 alternate key systems
- + \$25,000 lock repair or replacement
- + \$15,000 information reward: arson, theft and vandalism
- + Sewer, drain or sump backup or overflow
- + Actual cost for fire department service charge
- + \$100,000 pollutant cleanup and removal
- + Debris removal included in building limit (25% maximum), \$250,000 additional available limit
- + \$15,000 radio, television antennas and satellite dishes
- + \$25,000 fire extinguisher and fire suppression recharge
- + \$100,000 refrigerated product loss
- + \$10,000 earthquake sprinkler leakage
- + \$100,000 utility services – direct damage and time element for each occurrence
- + **Equipment Breakdown:**
  - \$50,000 expediting expenses
  - \$50,000 hazardous substances
  - \$100,000 spoilage
  - \$50,000 data restoration
  - \$50,000 animals
  - Service interruption and drying out of electrical equipment
- + \$5,000 non-owned detached trailers
- + \$25,000 Maintenance Equipment Coverage
- + Preservation of Property
- + \$10,000 Automated External Defibrillator Coverage
- + \$100,000 Accounts Receivable Coverage
- + \$25,000 fire and security alarm system upgrade (limited to 25% of loss)
- + \$10,000 loss data preparation expenses
- + \$10,000 communicable disease, and business income and extra expense
- + \$10,000 contaminated food business income and extra expense
- + \$100,000 emergency evacuation expense
- + **Personal Property of Others – On or Within 1,000 Feet of Premises:**
  - Employees other than teaching staff – not within residence
    - \$10,000 per person/\$100,000 occurrence (excess) – no deductible
  - Teaching staff – \$10,000 per person/\$100,000 occurrence (excess) – no deductible
  - Owned by students – \$2,500 per student/\$100,000 occurrence (excess) – no deductible
- + Fine Arts – \$10,000 per item/ \$100,000 occurrence
- + Property off-premises – including worldwide coverage
- + Glass showcases – \$5,000
- + Laboratory animals – \$1,500 per animal/up to \$50,000

### ***Other Property Coverages***

You also have the ability to tailor your policy to address your school's specific needs with additional endorsements that offer more financial protection. This includes many options that exceed industry standards for school insurers, because we believe you deserve the very best we can offer.

- + **Crime Coverage** – Provides protection for money and security losses resulting from theft, burglary, robbery, employee dishonesty, forgery and alteration.
- + **Inland Marine Coverage** – A broad type of insurance that covers valuable possessions that are considered unique, or may be transported from one place to another.

### ***Other Property Coverages (continued)***

- + **Green Upgrade Coverage** – Pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances in the event of a covered loss.
- + **Limited Flood Coverage** – Provides building and personal property coverage on a limited basis when loss or damage is a direct result of flood.



## **LIABILITY COVERAGE**

In addition to property coverage, we offer your school protection from legal liability in the event that people are injured or suffer damage to their property. This coverage will protect your school's legal liability on an occurrence basis with no deductibles in most common situations, as well as situations such as: libel and slander; liability for nurses and athletic trainers and student nurses and student athletic trainers, all acting within the scope of their duties and training; liability from a science laboratory pollution incident; and covered expenses resulting from a crisis event occurring during your school-sponsored activity.

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### ***Liability Coverage Included***

- + Newly-acquired and formed organizations (same or similar business)
- + Damage to premises rented to you – included up to specified limit
- + **Crisis Management Coverage** (\$300,000 total limit)
  - \$200,000 individual expense aggregate
    - \$50,000 individual medical expenses
    - \$2,500 individual counseling expenses
  - \$100,000 organizational expenses aggregate
- + Counseling liability
- + Expected or intended injury resulting from the use of reasonable force
- + Non-owned watercraft liability
- + Detached owned trailers with load capacity of 2,000 pounds
- + Incidental publishing, broadcasting or telecasting
- + \$2,500 Bail bonds costs
- + Pollution from a science laboratory
- + Expenses incurred by the insured – \$500 per day
- + \$1,000 Loss of property of others
- + Incidental medical malpractice – first aid
- + **Health Care Acts or Omissions:**
  - Coverage for professional health care services provided by the school nurse, student nurses, and athletic trainers or by designated health care providers, including nurses, EMT's and paramedics.

### ***Medical Payments***

This coverage pays reasonable medical expenses regardless of liability for guests and volunteer workers. Coverage is provided on a primary basis for activities on or off the premises. Covered expenses include:

- + First aid at the time of the accident
- + Ambulance service as needed
- + Emergency hospital treatment
- + Necessary medical, surgical, X-ray and dental service

## Additional Liability Options

Every school faces different issues and challenges. We offer a number of additional liability endorsements so that you can tailor your policy to your specific needs. Higher limits are available in our Umbrella Policy for these liability options:

- + **Corporal Punishment** – Provides coverage for bodily injury resulting from corporal punishment to an insured's student when administered by or at the direction of the insured.
- + **Counseling Liability** – Provides coverage for injury sustained from counseling services provided by licensed employees or volunteers of the insured or from counseling services provided for a fee.
- + **Sexual Misconduct Coverage** – Defends your organization from liability incurred due to sexual misconduct caused by volunteers, employees, or independent contractors. It also includes additional coverage for medical payments and counseling expenses for the victim on a no-fault basis. Options are available to expand coverage to include Alleged Perpetrator Civil Defense Coverage and Abuse Liability Coverage Endorsement. The coverage does not protect any person accused of sexual misconduct.
- + **Employee Benefits Liability** – Covers negligent acts, errors or omissions arising out of the administration of employee benefit programs.
- + **Special Events** – Provides coverage for special events on a blanket basis, except as respects special events that are specifically described as higher risk events.
- + **Employment Practices Liability** – Protects the educational entity against lawsuits that can arise from allegations of wrongful employment practices made by staff members or prospective employees.
- + **Lost Wages** – Reimburses an injured person for wages lost while away from work recovering from a covered loss.
- + **Educators Management Liability** – Comprised of three coverages to provide coverage for liability arising out of the acts, errors or omissions of your directors and officers, educators or employment practices.
- + **Directors, Officers and Educators Legal Liability** – Provides coverage for certain negligent acts, errors, omissions or breaches of duty arising out of the rendering or failure to render educational services by any insured.
- + **GuideVantage<sup>SM</sup> Coverage Enhancement** – Provides a group of coverages on all Commercial Package Policies at no additional charge. The enhancement is meaningful to both the organization and the board with special coverages, such as, Travel Accident Benefit, Donation Assurance, Image Restoration and Counseling and more.
- + **Cyber Suite Coverage** – Provides up to nine coverages to protect against cyber risks that schools face every day. Coverages include data compromise (includes a HIPAA violation which is meaningful due to many organizations gathering and retaining personal health information on the clients or students), fraud, extortion, network security, identity recovery, computer attacks and electronic media liability. The unique Electronic Media Liability coverage rounds out the Personal and Advertising Liability coverage by providing coverage for infringement, defamation and violation of a person's right of privacy for information displayed on a website.

## SPECIAL POLICIES

To accommodate the special considerations that arise at every school, we offer competitively priced specialty policies with the highest levels of coverage, designed to complement your insurance plan.

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- + Business Automobile Policy and GuideVantage<sup>SM</sup> Auto Enhancement
  - + Umbrella Policy
  - + Workers' Compensation Policy
  - + ACEAdvantage.net – International Travel Coverage

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## THE GUIDEONE DIFFERENCE

We know you have a variety of choices when it comes to insuring your organization. But we're the only insurer that can provide you with the combination of company stability, strong values, personal service and seven decades of industry expertise.

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### ***"A-" (Excellent) Rating by A.M. Best***

We carry an "A-" (Excellent) rating from A.M. Best Company, the most widely respected insurance rating firm in the country. We have been consistently ranked in the "Excellent" category for 25+ years.

### ***Fast, Compassionate Claims Service***

We know compassionate, caring claims service is crucial for organizations like yours. We pride ourselves in providing a personal touch with every call we take, 24/7. You're a person, not a claim number — and we'll treat you as such.

### ***Loss Prevention Experts***

With well over a half century of experience under our belts, we've become experts on risk management — and it's important to us to share our knowledge with you. We provide our customers with access to a wide variety of free resources, such as our SafeChurch® risk management portal, that provide articles, webinars, videos and more.

### ***New Construction and Disaster Recovery***

When property damage strikes, you can rely on us to help you rebuild. Literally. Our wholly owned construction subsidiary, GC3, understands how critical it is for members of your organization to have functional gathering spaces and facilities. They'll help you rebuild with speed, quality craftsmanship and values you can trust.

### ***Social Responsibility***

Like you, we care about affecting positive change in the communities we call home. Through the GuideOne Foundation and donated volunteer work hours, we support charitable causes that align with our company values, our personal values and the values our policyholders believe in.

### ***Personal Service from Local Agents***

We have representation in all 50 states, with a vast network of more than 2,000 independent agents. These dedicated individuals are well-versed in the unique needs of our niche markets and are fully equipped with knowledgeable advice to help protect your organization. And, just as importantly, they deliver the personal, caring service that we pledge to provide to each and every customer.

### ***GuideVantage® Complimentary Resources***

In addition to your GuideOne policy, we provide a host of exclusive, complimentary resources to help protect your organization and safeguard what you've built. Enjoy industry-specific materials and programs, beneficial to both you and the people you serve — from human resource support services and risk management tools to more general protection, like discounted background screenings. With resources like GuideVantage, positive change is indeed possible.

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▶ How can we help you and your organization in your mission to make a difference? Call us today to find an agent or get a free, no-pressure quote and insurance proposal. **1.888.218.8561**

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