



PRODUCT HIGHLIGHTS

EDUCATORS PROFESSIONAL SELECT

Benefits of this Program

PHLY's Educators Professional Select (EPS) provides broad form coverage tailored to the specific needs of educational institutions. The EPS offers significant flexibility in program structure so educational institutions can select coverages, limits, and retentions to design an A+ program for their specific needs. Coverages available include educators E&O, employment practices liability, D&O liability, and non-monetary defense expense.

Key Benefits

- Flexibility in coverage structure, with ability to select limits, retentions, and retroactive by coverage part
- Ability to offer a shared Limit of Liability or separate limits for each coverage part
- Stand-alone policy – its own tower of limits
- Defense Costs in addition to the Limit of Liability with option to include DWL with cost savings
- Punitive Damages where permitted by law
- Insured's consent required for settlement
- Modified consent to settle clause - 50%, with a 10% reduction in the retention for the insured's acceptance of the first settlement offer
- Pre-Claim Advice Credit to Retention for insureds who seek the advice of an attorney approved by PHLY for an incident that could lead to a claim. If the incident leads to a claim, the cost paid by the educational institution for the pre-claim advice will be credited to the self-insured retention up to \$10,000
- Broad definition of "claim" to encompass a wide variety of demands and settlement options, including Special Needs Hearing
- Law enforcement activities of unarmed security
- Defense Costs included for non-monetary or injunctive relief actions
- Separation of insureds provision - severability
- Automatic 90-day claim reporting period upon policy expiration
- Loss of Earnings up to \$750 per day with a maximum of \$15,000 because of time off from work to assist in investigation or defense of a claim

Educators Legal Liability

- Coverage for educational institution errors and omissions including failure to educate, negligent instruction, negligent career guidance or counseling, improper or inadequate academic placement or discipline
- Professional extends to include school psychologist, school psychometrist supervised by school psychologist, school counselor, and employed lawyer or accountant
- Outside directorship liability for members, directors, officers or trustees serving at the direction of the educational institution as directors of 501(c)(3) nonprofit entities and endorsed outside entities
- Broad Definition of who is an Insured
 - Members of the Board of Education, School Committee, Board of Trustees, Board of Governors, Board of Regents
 - Includes lawful spouse/domestic partner, the estate, and heirs
 - Principal, assistant principal, chancellor, provost dean, personnel director, risk manager, administrator, guidance counselor, faculty member, employee, student teacher, substitute teacher, teaching assistant, faculty aide, pastor, and volunteers
 - Students while enrolled in a supervised internship/externship program in satisfaction of course requirements
 - Students of the Educational Institution while acting at the direction of, complying with policies and procedures governing conduct at, or performing services primarily for or on behalf of the Educational Institution
 - Parent-teacher organizations if under the direction of the educational institution
- Newly acquired or formed non-profit entities for 60 days

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EDUCATORS PROFESSIONAL SELECT - *continued*

Employment Practices Liability

- Includes wrongful termination, harassment, discrimination, retaliation, and other workplace torts
- Third Party Liability for discrimination and harassment brought by vendors, suppliers, or other business invitees
- Breach of expressed or implied employment contract including personnel manual, employee handbook, or policy statement
- Defense for Wage and Hour violations – Option
- Employment related defamation, slander, or libel
- Broad definition of discrimination including sexual orientation or preference, gender identity or expression, and genetic makeup
- Front and back pay related to an employment-related wrongful act

Bell Endorsement

- \$50,000 Limit each for:
 - Business Travel Accident
 - Donation Assurance
 - Emergency Real Estate Consulting Fee
 - Identity Theft Expense
 - Image Restoration and Counseling
 - Key Individual Replacement
 - Kidnap Expense
 - Terrorism Travel Reimbursement
 - Workplace Violence Counseling
- \$25,000 Limit each for:
 - Conference Cancellation
 - Fund Raising Event Blackout
 - Political Unrest (\$5,000 per employee)
 - Temporary Meeting Space Reimbursement
- \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Documents Required for Proposal

- Completed, signed, and dated Educators Professional Select Application
- Latest Annual Audited Financial Statement
- Five Year Loss Runs

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best;
- Nationally recognized as a member of Ward's Top 50;
- Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

Payment Terms

- Installment plans available for accounts which generate at least \$2000 in premium

For more information about our products and services, please visit us at PHLY.com

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The PHLI *Difference*

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