

EDUCATIONAL INSTITUTIONS
COVERAGE GUIDE

Glatfelter®
PUBLIC ENTITIES

The Glatfelter Public Entities Educational Institutions program is designed specifically for public school systems K-12 and community/junior colleges, as well as independent schools, select religious private schools and charter schools. We offer a broad range of coverages, specialized underwriters and industry-focused risk management services.

TARGETS

- Public school systems from pre-kindergarten through grade 12, community and junior colleges (without dormitory exposures) and vocational schools in all states except AK, DE, HI, KY, MS, NY, TX & WV. Limited coverage is available in AR, IA, FL, KS, MO, NE, NC, OK, IL & PA.
- Private schools and select religious private schools (without dormitory exposures) located countrywide, except AK, HI, KY & OK and charter schools (without dormitory exposures) located countrywide, except AK, HI, IA, KS, KY, MT, ND, NE, OK, SD, VA, VT & WV.
- Total Insured Values of no more than $300,000,000 (building and personal property) per schedule.



PROPERTY

GENERAL HIGHLIGHTS

- Proprietary Form
- Broadened Definitions of Real and Personal Property
- Not Assessable
- Single Deductible waiver for Auto and/or Inland Marine

COVERAGE EXTENSIONS

- $250,000 Accounts Receivable, higher limits available to $1,000,000
- Ordinance or Law Coverage
  - + Coverage A - Loss to Undamaged Portion of the Building: Included in the Building Limit
  - + Coverage B - Demolition Cost and Coverage C - Increased Cost of Construction: Greater of 100% of the amount paid for initial direct physical loss or $1,000,000
- Green Coverage - up to $2,000,000 (subject to one of three valuation methods) to upgrade to green per occurrence
  - + LEED and Non LEED Certified
  - + Included Personal Property - appliances, system furniture, interior finish materials, plumbing, lighting, vegetative roofs and more.
  - + Building certification and recertification
  - + Recycling expenses
  - + Air testing
- Equipment Breakdown
  - + $100,000 Expediting Expense*
  - + $250,000 Hazardous Substance*
  - + $100,000 Spoilage*
  - + $500,000 Data Restoration
  - + Loss of Income and Extra Expense Included
  - + $100,000 Green Coverage
- $1,000,000 Newly Acquired or Constructed Property, Each Building
- $1,000,000 Newly Acquired or Constructed Business Personal Property, Each Building
- $250,000 Business Income and Extra Expense, Per Occurrence*
  - + $100,000 Utility Service Time Element
  - + Period of Restoration – Increased Period to Comply with Ordinance or Law
  - + $100,000 Food Contamination
  - + $100,000 Newly Acquired Locations
  - + Supplementary Provisions apply for fundraising activities
- $250,000 Musical Instruments, Band Uniforms, Athletic Equipment, Portable Audio Visual and Communication Equipment and Theatrical Equipment Off Premises, Per Occurrence: $500 Deductible (Higher Limits Available)
- $250,000 Valuable Papers and Records, Each Described Premises; $500 Deductible (Higher Limits Available)
- $100,000 Property Off Premises, Including Transit, Per Occurrence
- $250,000 Pollutant Remediation Expense Annual Aggregate at Each Described Premises
- $500,000 Software - Covered Cause, Computer Virus or Intentional Destruction by an Employee
- Utility Services Direct Damage - Subject to the Blanket Limit
- $250,000 Debris Removal, Per Location, Per Occurrence*
- $50,000 Spoilage due to off-Premises Electrical Service Interruption, Per Occurrence
- $25,000 Personal Effects and Property of Others, Each Described Premises
- $50,000 Fine Arts, Per Loss; $500 Deductible*
- $150,000 Outdoor Property, Per Location, Per Occurrence (Higher Limits Available)
  - + $25,000 Sublimit - Trees, Plants & Shrubs, Per Location, Per Occurrence
  - + $5,000 Sublimit Per Tree, Plant or Shrub
- $25,000 Fire Department Service Charge
- Fire Protective Device Recharge, Necessary and Reasonable Costs to Recharge/Refill
- $25,000 Arson, Theft or Vandalism Information Reward, Per Loss
- $25,000 Lock Replacement, Per Occurrence
- $50,000 Non-owned Detached Trailers
- Foundations, Underground Pipes, Flues or Drains Included in Building Limit
- Building Glass – Tenant
- $25,000 Water Contamination Notification Expense Coverage - no deductible
- $250,000 Crisis Incident and Violent Event Coverage*
- Sewer Backup, Per Occurrence - Subject to Blanket Limit
- Signs on Premises Included in Building Limit

- Personal Property Extended to Within 1,000’ of Premise
- Preservation of Property Coverage Extended to 90 Days
- $20,000 Inventory Cost, Preparation of Claim, Per Occurrence
- Commandeered Property - Replacement Cost plus Loss of use
- $100,000 Damage to Building from Theft

* Higher limits available

*** Coverage currently available in all states except pending state approval in CA and NJ.

INLAND MARINE

GENERAL HIGHLIGHTS

- Proprietary Form
- Not Assessable
- Single Deductible waiver for Property and/or Auto

COVERAGE A - Blanket Tools and Equipment

- Definition includes Construction Equipment
- Pays Up to Blanket Limit with maximum of $10,000 for any single item (Higher Limits Available)
- Replacement Cost
- Minimum Deductible is $250

COVERAGE B - Scheduled Equipment

- Replacement Cost or Actual Cash Value
- Pays Up to the Limit Shown in Schedule
- Minimum Deductible is $250

COVERAGE EXTENSIONS

- $15,000 Debris Removal Expenses
- Emergency Services and Law Enforcement Personal Effects (Actual Replacement Cost)
- $25,000 Employee-Owned Tools & Equipment
- $10,000 Non-Owned Tools & Equipment
- $10,000 Rented or Borrowed Emergency Equipment*
- Newly Acquired Scheduled Equipment (30 Days)
- $100,000 Rented or Borrowed Equipment (Can Increase to $500,000)
- $25,000 Drones or Unmanned Aircraft
- $1,000 Fire Department Charges (No Deductible Applies)
- Watercraft and Personal Watercraft ($25,000 per Occurrence)

COVERAGE EXTENSIONS - Flood & Earthquake

- Deductible Options Available

* Higher limits available



AUTOMOBILE

GENERAL HIGHLIGHTS

- ISO Based Form
- Limit of Insurance - $1,000,000 Combined Single Limit
- Not Assessable
- Single Deductible waiver for Property and/or Auto

COVERAGE EXTENSIONS

- Who is an Insured
  - + Elected or Appointed Officials
  - + Employees and Volunteers
  - + Additional Insureds as Required by Contract Agreement or Permit; Primary and Non-Contributory
  - + Commissions, Authorities, Boards or Agencies and their Officers and Members
  - + Owners of Commandeered Autos
- Substitute Teachers Expanded Definition
- Employee Hired Autos – Physical Damage
- Hired Auto Liability Expanded to Include Liability Coverage for Autos Hired
  - + Employees
  - + Elected or Appointed Officials
  - + Commissioners, Officers and Members
- $3,000 Rental Reimbursement
- $5,000 Towing Per Disablement
- Physical Damage:
  - + $1,500 Transportation Expense Coverage Maximum
  - + $100/Day Loss of Use Expenses; $3,000 Maximum
- $1,000 Personal Effects
- Physical Damage Comprehensive Coverage; Per Any One Cause (Deductible varies by risk).
- Airbag Coverage Extension - Actual cash value
- Bus Rodeos - Actual cash value
- Supplementary Payments:
  - + Bail Bonds $5,000, Per Accident
  - + Reasonable Expenses Incurred by Insured $500/Day
- Knowledge of Accident
- Replacement Cost for Owned School Buses (optional coverage)
  - + In the event of a “total loss” of an owned school bus which is 10 years old or newer, we will pay the cost, less the deductible, to replace the damaged owned school bus with a new bus of like kind and quality.
- $10,000 Electronic Equipment
- Commandeered Auto - Replacement Cost Plus Loss of Use
- Includes Expected or Intended Injury Resulting from the use of Reasonable Force to Protect Persons or Property
- Lease or Loan Gap Coverage Included
- $500 Tapes, Records and Discs Limit
- Temporary Substitute Auto Coverage Included
- Physical Damage Deductible Coverage for Employees or Volunteers
- 10% to Max of $2,500 Replacement of a Private Passenger Auto with a Hybrid or Alternative Fuel Source Auto
- Waiver of Transfer of Rights of Recovery
- Unintentional Failure to Disclose
- Expanded Definition of Bodily Injury



GENERAL LIABILITY

GENERAL HIGHLIGHTS

- Proprietary Form
- $1,000,000 Occurrence / $3,000,000 Aggregate Limit of Liability
- Broadened Definition of “Who Is an Insured”
  - + Substitute Teacher Coverage Extension
  - + Volunteer Worker Coverage Extension
- Workplace Violence Accidental Death Benefit - $10,000 each person / $100,000 Aggregate
- $100,000 Violent Expense Coverage
- Expanded BI Definition includes mental anguish, mental injury and more resulting from BI
- School Broadcasting and Publication
- Drone Coverage - up to 15 pounds
- School Resource/Security Officers
- Incidental First Aid or Emergency Medical
- Amendment of Coverage for Property Rented to You
- Non-Owned Watercraft Without Length Limitations
- Owned Watercraft up to 100 hp
- Notice of Error in Claim Reporting
- Not Assessable
- Representations Condition Coverage Extension
- Single Deductible waiver for Property and/or Auto

ADDITIONAL INSURED EMPLOYEES

+ Designated Healthcare and Personal Care Professionals

STUDENTS AS INSURED

+ Designated Healthcare and Personal Care Professional Education Programs

ABUSE AND MOLESTATION LIABILITY - $1,000,000 Occurrence / $1,000,000 Aggregate (Higher Limits Available to $1,000,000/$3,000,000)

+ $250,000 Occurrence / $500,000 Aggregate - Alleged Participant Coverage (Higher Limits Available to $1,000,000/$3,000,000)

POLLUTION EXCEPTIONS - Application and Storage of:

+ Swimming Pool Chemicals
+ Classroom and Lab Chemicals
+ Pesticides and Herbicides
+ Road Salt

SUPPLEMENTARY PAYMENTS

+ $5,000 Bail Bonds Limit
+ $500/Day Reasonable Expenses Incurred by Insured

EXCESS LIABILITY

GENERAL HIGHLIGHTS

- Limits up to $10,000,000 Available

UNDERLYING COVERAGES

- General Liability
  - + Unmanned Aircraft Liability Sublimited to $1,000,000
  - + Abusive Acts Liability (No Alleged Participants Coverage) Sublimited to $5,000,000
- Automobile
- Educators’ Legal Liability (Coverages A and C)
- Law Enforcement Liability: Limits up to $5,000,000 Per Occurrence and Annual Aggregate

EDUCATORS LEGAL LIABILITY

GENERAL HIGHLIGHTS

- Claims Made
- Deductible Options from $5,000 to $100,000
- Employment Related Administrative Hearings Before EEOC or State or Local Equivalent
- Not Assessable

COVERAGE A – Educators Legal Libility for Monetary Damages

- $1,000,000 Occurrence Wrongful Acts
- $1,000,000 Occurrence Employment Practices
- $3,000,000 Shared Aggregate ($6,000,000 Optional Aggregate)
- Defense Costs Outside the Limit

COVERAGE B – Defense Expense for Injunctive or Declaratory Relief

- $100,000 Occurrence / $300,000 Aggregate (Higher Limits Available to $400,000 Occurrence/$600,000 Aggregate)

FOR CHARTER SCHOOLS

- $10,000 each renewal / $10,000 aggregate - Non-Renewal of Charter Expense





CRIME

GENERAL HIGHLIGHTS

- ISO Based Form
  - + Governmental Entity
  - + Commercial & Nonprofit
- Limits from $10,000 to $2,000,000
- Low Deductibles
- Not Auditable
- Not Assessable

INCLUDED COVERAGES

- Employee Theft (Per Loss Coverage)
- Forgery or Alteration
- Fraudulent Impersonation - Verification requirement if Limit is > $100,000
- Inside the Premises (Theft of Money & Securities)
- Inside the Premises (Robbery or Safe Burglary)
- Outside the Premises
- Computer and Funds Transfer Fraud
- Money Orders & Counterfeit Money
- Investigative Cost Expense Coverage $10,000

STUDENT ACCIDENT OPTIONAL COVERAGE

GENERAL HIGHLIGHTS

- Full Excess Student Accident Coverage
- Traditional K-12 Public, Private and Select Religious Schools
- 100% Usual and Customary
- $25,000 Medical/Dental Expense Benefit (higher limits available up to $1,000,000)
- No Deductible (deductible options available upon request)
- Accidental Death and Dismemberment coverage
- Two Year Benefit Period
- Football coverage at separate rate
- Foreign Travel Coverage included at no extra charge

Interested in Cyber Coverage?

Coverage is available through Glatfelter's wholesale entity Glatfelter Brokerage Services.*

Learn more from your agent/broker or visit glatfelterbrokerage.com

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C06:825 (09/25)