

# School Leaders Errors & Omissions Indiana Insurance™ School Program

*With our expertise and superior service, we can help protect your school leaders in today's litigious environment. Protection for lawsuits against your administration and leaders also covers employees and volunteers.*



- Claims-made protection is provided for the policyholder's legal obligation to pay compensatory damages arising from wrongful acts committed during performance of school duties.
- Coverage is provided for administrative or regulatory proceedings established under federal, state or local laws.
- Claims are settled with the named insured's consent, subject to certain conditions.
- Coverage is provided for attorneys' fees the insured is legally obligated to pay as a result of an adverse judgement.
- Non-monetary Relief Defense Coverage provides an annual aggregate defense limit of up to \$100,000 for defense costs associated with actions seeking injunctive or other non-monetary relief arising from a wrongful act.
- Coverage is worldwide if the suit is brought domestically.
- Coverage extension is provided for Employment Related Practices Liability, including discrimination, harassment, wrongful termination and other workplace torts.
- Trustees, past, present and future board members, employees, substitute teachers, volunteer workers and student teachers are included as insureds.
- A minimum deductible of \$1,000 applies.
  - Limits are available up to \$1,000,000 Each Loss and \$1,000,000 Aggregate. Additional limits are available under umbrella policy.
- Two Discovery Periods are available if coverage is cancelled or nonrenewed:
  - A 60-day Basic Discovery Period is automatically provided.
  - A 36-month Extended Discovery Period is available by endorsement for an additional charge.

#### Indiana Insurance Member Underwriting Companies:

American Fire and Casualty Company, Consolidated Insurance Company, Hawkeye-Security Insurance Company, Indiana Insurance Company, Mid-American Fire & Casualty Company, The Midwestern Indemnity Company, The Netherlands Insurance Company, The Ohio Casualty Insurance Company, Ohio Security Insurance Company, Peerless Indemnity Insurance Company, Peerless Insurance Company, West American Insurance Company  
(Not all companies may be licensed in all states.)

*This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions, and limitations are contained in your insurance policy.*

