



VIOLENT EVENT COVERAGE

It's an event that no one wants to imagine. From seemingly safe one-room school houses in rural settings to large suburban school districts, no educational institution is immune from the potential of violence. Our Violent Event Coverage is designed specifically to help provide schools with protection and peace-of-mind in the event of a violent incident so that they can continue to serve their communities with confidence.

This specialized coverage is for Public Schools (Pre-K to Community Colleges), Independent Private Schools, select Religious Private Schools and Charter Schools and has the financial strength of an A.M. Best "A" (Excellent) XV rated carrier.

COVERAGE HIGHLIGHTS

Business Income and Extra Expense with available limits of liability (depending on school type) up to:

- \$40,000 to \$400,000 Business Income & Extra Expense
- \$20,000 to \$200,000 per person
- \$500,000 to \$1,000,000 aggregate limit

Additional Expense included in the limit:

- First aid or emergency medical care for those injured
- Ambulance, hospital, medical, surgical, nursing and dental service for those injured
- Professional counseling for "affected parties"
- Fees paid to independent public relations firms
- Fees paid to independent security firms
- Funeral expenses
- Loss of income and extra expense

Coverage from date of event to as much as 60 days post event

Broadened definition of "affected parties" includes:

- Students (as well as sponsored exchange students)
- Parents, guardians and spouses of those injured or held hostage
- Employees (as well as FT, PT and temp workers)
- School visitors (as well as guest speakers and volunteers)

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PUBLIC ENTITIES