



Coverages at a Glance

Coverage	Overview	Key Information / Examples	Form
AUTO	<ul style="list-style-type: none"> Auto insurance provides for bodily injury and property damage for the named insured's legal liability as per the policy 	<ul style="list-style-type: none"> Applies to collision, comprehensive, theft, vandalism, and more Covers vehicle damage for owned, non-owned, hired 	<ul style="list-style-type: none"> Occurrence <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Include pictures Report
CRIME	<ul style="list-style-type: none"> Crime coverage protects the named insured for monetary theft, employee dishonesty and forgery that aren't covered under the property policy 	<ul style="list-style-type: none"> Theft of money inside the premises and outside of the premises in the custody of a messenger Check forgery and alteration Dishonest acts committed by employees with intent to cause loss and obtain improper financial benefits 	<ul style="list-style-type: none"> Occurrence
CYBER LIABILITY	<ul style="list-style-type: none"> Provides coverage for computer network related intrusions, ransomware and 3rd party liability to others. 	<ul style="list-style-type: none"> Notification costs after a breach of private data Restoration after a covered cyber event Insurers have minimum requirements including MFA, training and back-ups/test recovery Computer forensic costs to determine extent of the breach 	<ul style="list-style-type: none"> Claims Made <p>Recommendations:</p> <ul style="list-style-type: none"> Understand there are high and several deductibles. Report immediately
ENVIRONMENTAL	<ul style="list-style-type: none"> Environmental Impairment / Pollution Liability fills the coverage gaps created by pollution exclusions in liability and property insurance policies Policies can vary greatly 	<ul style="list-style-type: none"> Coverage is provided for losses arising from the release or escape of pollutants Can include bodily injury, property damage, cleanup expenses, defense costs 	<ul style="list-style-type: none"> Claims Made <p>Recommendations:</p> <ul style="list-style-type: none"> Document Incident Report immediately

Developed for ERIC NORTH and MOCSSIF's sub-fund training session on January 12, 2023.

* This document is to be used as a reference guide only. Please refer to your district's policies for terms and conditions.

Coverage	Overview	Key Information / Examples	Form
GENERAL LIABILITY / 18A	<ul style="list-style-type: none"> General Liability insurance protects the named insured for bodily injury and property damage for which the named insured is legally obligated to pay, subject to policy terms and conditions 18A Statutory Coverage/ Defense Only Coverage 	<ul style="list-style-type: none"> Applies to slips, trips and falls, physical attacks, sexual abuse cases, HIB, and more. 18A includes ethics complaints, quasi criminal complaints 	<ul style="list-style-type: none"> Occurrence <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Report Investigate
PROPERTY	<ul style="list-style-type: none"> Property insurance protects buildings and personal property Damages to school property that may be caused by a covered peril 	<ul style="list-style-type: none"> Covered for all perils unless specifically excluded Includes flood (higher deductible/Flood Zone Cert) Statement of Value: All scheduled property Property should be reported timely. 	<ul style="list-style-type: none"> Occurrence <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Include pictures Report
SCHOOL BOARD LEGAL LIABILITY / ERRORS AND OMISSIONS	<ul style="list-style-type: none"> School Board Legal Liability protects the named insured on the job Specialized liability coverage (includes defense costs) for teachers, school leaders, district officers, and board members 	<ul style="list-style-type: none"> For acts, errors, and omissions arising from services provided by the named insured while acting in the scope of their duties Covers hostile workplace, discrimination, sexual harassment, wrongful termination and more. If Coverage B is selected: Covered for Due Process/ Individual Education Plan (IEP). <i>(This is a defense only coverage)</i> 	<ul style="list-style-type: none"> Typically Claims Made – must be reported within policy period <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Report immediately
WORKERS' COMPENSATION	<ul style="list-style-type: none"> Employer Responsibility/ Risk Management Provide Safe Place Safe Tools Qualified Workers Create Safety Rules Enforce Safety Rules Warn of any Dangers 	<ul style="list-style-type: none"> Required for workers with work-related injuries or illnesses Pays up to 70% of the injured employee's salary 	<ul style="list-style-type: none"> Occurrence <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Call Quallynx at 800.425.3222 to trigger process Investigate
SUPPLEMENTAL INDEMNITY	<ul style="list-style-type: none"> <u>Supplemental Indemnity is optional</u> 18A: must pay 100% of annual salary for one year Applies to full-salary employees Injured in the course and scope of employment, less wage loss 	<ul style="list-style-type: none"> Pays the remaining 30% of the injured employee's salary Max benefit period: 52 weeks 	<ul style="list-style-type: none"> N/A