

Insurance for Public Schools

The smart way to keep students and schools safe



Liberty Mutual.
INSURANCE



Insurance for Public Schools

You have a passion for public education, for helping your students achieve their goals in the classroom and in life. We have a passion for protecting your school community. Whether it's helping you improve safety in class and on the playground or working with you in the wake of a damaging storm, our passion shows in everything we do. **Protect your passion.**

Our products and services not only help protect a school from the enormous expense that claims can incur, but they can also help identify opportunities to control loss. We've designed our programs based on our experience addressing the constantly evolving needs of the most highly visible — and scrutinized — institution in any community: the public school.

Safer Schools Program

Before the first lesson is taught or lunch served, educators need to ensure that their school community is safe. Our Safer Schools Program has proved popular among leaders looking for a package of coverages that can help improve safety and effectively respond when a loss does occur. The program includes:

- Property and liability insurance coverages specially designed for public schools
- Claims services available 24 hours a day/seven days a week
- Boiler inspection services that can provide state-required certificates*
- Professional building appraisals at no cost to the school
- Risk control services such as consulting and training, customized for education customers and conveniently offered on-site and remotely

*When accompanied by our equipment breakdown coverage

Liberty Mutual also offers the following selection of insurance coverages that speak to the needs of educators in any public school setting:

Property

- | | |
|-----------------------|---|
| ■ Replacement cost | ■ Business income |
| ■ Agreed amount | ■ Earthquake and flood* |
| ■ Blanket limit | ■ Ordinance or law |
| ■ Deductible options | ■ Equipment and property that may be used away from school premises |
| ■ Equipment breakdown | |
| ■ Extra expense | |

*Available in most areas

Other Property Coverages Available:

School Extension Ultra Plus Endorsement offers flexible limits for more than 30 enhancements such as extra expenses after a loss, loss of refrigeration, sewer backups, and classroom chemical spills.

Miscellaneous School Property offers worldwide coverage for everything from athletic uniforms and musical instruments to photography and video equipment.

General Liability

- Corporal punishment
- Employee benefits liability
- Student interns as additional insureds

Other General Liability Coverages Available:

School Amendatory Endorsement adds coverages for volunteer workers, incidental medical malpractice by school nurses and other employees, and student-run media.

Sexual Misconduct and Molestation covers the school district's liability arising from acts of sexual misconduct or molestation.

Violent Event Response provides payment of specified benefits, including personal and group counseling expenses, additional security services, medical expenses,* and death benefits.**

*On an excess basis

**Available in all states except Illinois

School Leaders Errors and Omissions Liability, Including Employment Practices Liability

Board members, administrators, employees, student teachers, and volunteers are covered for acts, errors, or omissions committed during school operations that may result in a lawsuit. Coverage is provided for claims such as failure to educate and wrongful termination.

Law Enforcement Professional Liability

Covers the legal obligation to pay compensatory damages because of bodily injury, personal injury, or property damage arising from wrongful acts committed during performance of school law enforcement activities. Covered acts include assault and battery, false arrest, and unnecessary use of force.

School Business Auto Insurance

Provides liability and physical damage for vehicles, including buses, service vehicles, and driver's ed cars. Among the optional coverages are School Bus Replacement Cost and the Auto Extension Endorsement, which cover liability for employees and volunteers using their own vehicles for school business, towing and labor for public passenger and medium-duty vehicles, and rental reimbursement; they also provide comprehensive coverage with per-event deductibles and many other coverages tailored to the needs of public schools.

Workers Compensation

Liberty Mutual has been writing workers compensation policies for more than a century. We cover all state-required workers compensation benefits as well as employer's liability.

Other Coverages to Consider

- ▣ Commercial umbrella
- ▣ Inland marine
- ▣ Crime
- ▣ Blanket employee dishonesty bonds and position-specific bonds
- ▣ Terrorist activities as outlined in the Terrorism Risk Insurance Act (TRIA)
- ▣ Data compromise

Risk Control Services

Liberty Mutual offers an innovative array of risk control services to help the schools we insure create the safest, most supportive learning communities possible. Here are just a few of the services available:

- ▣ Liberty Mutual SafetyNet™ is a Web-based tool that delivers the latest research, industry analysis, OSHA compliance tools, training webinars and classroom seminars, videos, literature, and posters. SafetyNet helps school officials stay compliant with federal safety standards, prepare for inspections, and control loss.

- ▣ Our consulting center specialists can answer everyone's safety questions, provide advanced technical guidance, and deliver a flexible array of safety solutions for schools to implement. They're conveniently available by telephone and email Monday through Friday from 8:00 a.m. to 8:00 p.m. ET.
- ▣ Site assessment services, conducted by our team of regional school specialists, can help school officials evaluate and strengthen their site and safety programs. A comprehensive report offers recommendations for improving overall safety.
- ▣ Training programs for bus drivers, custodians, cafeteria workers, and many other positions, offered both on-site and online, help everyone make their school a safer place.
- ▣ Liberty Mutual Safety Climate Survey™ uncovers discrepancies between safety policies and their real-world application, and identifies opportunities for continuously improving safety performance.

Claims

One of the main reasons our public school customers renew their policies is their experience working with our thoroughly trained and knowledgeable claims professionals. Whenever a loss occurs, whatever the severity, our claims handlers take over so school leaders can continue to educate. Our available claims services and features include:

- ▣ Regional claims offices, enabling us to quickly respond to claims
- ▣ Medical bill review that helps prevent waste and saves dollars
- ▣ Case management services
- ▣ Special Investigation Unit that works to prevent fraudulent claims against a school
- ▣ Attorneys who specialize in education-related claims, lawsuits, and trials
- ▣ Resources that can help a school reopen sooner following a severe weather event
- ▣ Large-loss specialists who handle catastrophic property claims

Since 1912, Liberty Mutual Insurance has been "helping people live safer, more secure lives" as one of the largest property and casualty insurers in the U.S. based on direct premiums written, as reported by the National Association of Insurance Commissioners. Liberty Mutual also ranks on the Fortune 100 list of largest corporations in the U.S. based on annual revenue.

As a leading commercial insurer, Liberty Mutual has the resources and expertise to tailor insurance and risk management solutions to business-specific needs, regardless of size or location. From commercial auto, general liability, and property to workers compensation, multinational, and specialty coverages, Liberty Mutual has a wide range of products and services to help protect businesses.

Want to know more? Visit libertymutualgroup.com/business or contact your local independent agent or broker.

libertymutualgroup.com/business   @LibertyB2B

This brochure is a general description of coverage and services offered. See your policy or service contract for actual terms and conditions. Not all coverages are available in all states. Insurance underwritten by Liberty Mutual Insurance Co., or its affiliates or subsidiaries.

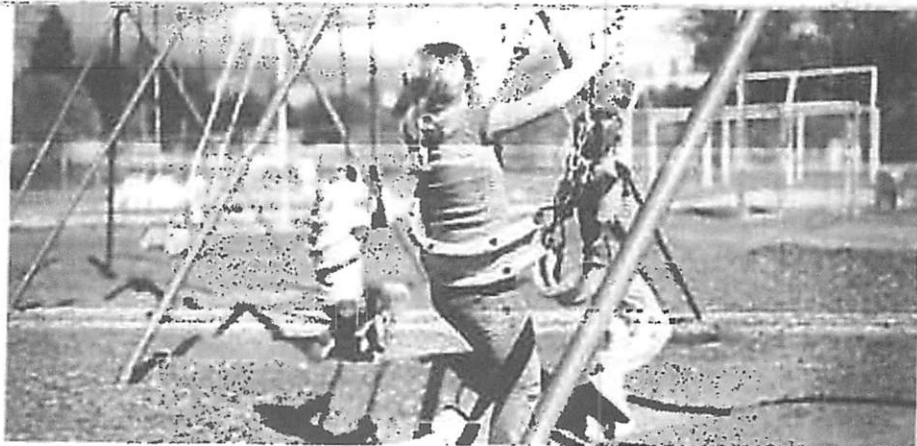
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Risk Control Services for Schools

Creating safer, smarter schools together

You have a passion for education, for providing your students with lessons they'll cherish the rest of their lives. We have a passion for protecting your school community. Whether it's helping you implement proven safety programs or getting students back to class after a damaging storm, our passion shows in everything we do. Protect your passion.



By working with educators, our school safety consultants learn each school's unique needs and evaluate its current safety programs and procedures. These specialists help school leaders identify areas where safety can be improved and recommend smart safety solutions that schools can implement to help lower overall risk. Our specialists are easily accessible by telephone, online, or in person.

We take pride in our work with educators knowing that we're not only helping them create safer schools, but also, in the process, supporting them as they help students learn, grow, and become responsible citizens.

We offer the following risk control services to improve safety in any school environment:

Liberty Mutual SafetyNet™

Liberty Mutual SafetyNet is a Web-based tool designed to assist all school personnel, from teachers and aides to bus drivers and business managers, improve safety, reduce the cost of risk, and stay compliant with federal safety standards. SafetyNet includes resources exclusively devoted to school safety concerns, as well as tools that help identify where accidents and injuries are likely to occur and how to create programs to reduce those risks. Whether a school wants to evaluate risk, implement safety solutions, and/or prepare for safety inspections, SafetyNet can help.

SafetyNet site users can access:

- Latest safety research for schools
- School industry analysis of the top areas of loss affecting employees, students, and guests
- Reference materials covering school playground and bus safety, crisis management, and more
- OSHA compliance tools
- Training webinars and classroom seminars focused on common and emerging topics
- Safety videos and posters

Our consulting center specialists can answer your safety questions, provide advanced technical guidance, and deliver a flexible array of safety solutions for schools to implement.

Specialists are available by phone (888-767-7324) or email (RCConsultingcenter@libertymutual.com).



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As a leading commercial insurer, Liberty Mutual has the resources and expertise to tailor insurance and risk management solutions to business-specific needs, regardless of size or location. From commercial auto, general liability, and property to workers compensation, multinational, and specialty coverages, Liberty Mutual has a wide range of products and services to help protect businesses.

Consulting Center

Our consulting center specialists are trained in school safety issues. They answer questions, provide advanced technical guidance, and help educators prevent and control loss through a flexible array of safety solutions. Specialists use telephone or email discussions – in conjunction with photos and/or videos – to assess each customer's unique risk situation, get to the core of the problem, and evaluate the frequency, likelihood, and potential severity of risk. Based on their research, consultants can then design custom training solutions or help schools create a formal safety program to implement, including methods for measuring each plan's effectiveness over time.

Our consultants are conveniently available Monday through Friday, 8:00 a.m. to 8:00 p.m. ET by phone (888-757-7324) or email (RCConsultingcenter@libertymutual.com).

Site Assessment Services

Our regional school specialists are available to conduct in-person assessments of school sites and procedures to evaluate and strengthen safety programs. Site assessments include critical safety areas such as playgrounds, kitchens and science labs. All assessments follow OSHA standards, as well as those of the industry-recognized Liberty Mutual Research Institute for Safety. Once the assessment is completed, our specialists issue a comprehensive report, including recommendations schools can implement to improve safety. These specialists can also administer the Liberty Mutual Safety Climate Survey,[™] a unique tool that helps determine how closely a school's stated support for health and safety aligns with its everyday actions, and identifies opportunities for continuous safety improvements.

Training Services and Programs

We offer a variety of online and onsite training programs that emphasize each individual's responsibility for improving school safety. New programs are continually developed, but popular training topics include:

- Emergency planning and crisis management
- School violence
- Budgeting for school safety and security
- School bus driver threat assessment
- Decision Driving[™] for school bus drivers
- Lifting and material handling safety for custodians and maintenance staff
- Teacher classroom safety: "The First Line of Defense"

For more information on risk control services available to your school, access SafetyNet via libertymutualgroup.com/risk-control-resources or contact your local independent agent.

Commercial Property Proposal

Coverage Description	Limits	Deductible
Blanket Building and Personal Property		
Coinurance 100%	\$100,744.138	\$5,000
Cause of Loss Form - Special		
Valuation - Replacement Cost - Agreed Amount		
Earthquake - Excluding Masonry Veneer		
Building and Personal Property	\$5,000,000	10%
Flood - Primary		
Building and Personal <u>Property</u>	\$1,000,000	50000
Equipment Breakdown		
Questions - LMEB@LibertyMutual.com	Subject to Policy Limits	\$5,000
	Inspection s - 1-877 -526-0020 or	
LMEBInspections@LibertyMutual.com		
Equipment Breakdown Coverage Endorsement - Additional Coverages		
	Limits of Insurance	
Expediting Expenses	\$250,000	
Hazardous Substances	\$250,000	
Perishable Goods	\$250,000	
Computer Equipment	Included	
CFC Refrigerants	Included	
School Property Endorsemen		
	17 -174 (0108) School Extension Ultra Plus Endorsement	Included

Property Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.
This comparison constitutes a brief description only. For full coverage details refer to the policy forms.

SCHOOL EXTENSION ULTRA PLUS ENDORSMENT 17-174 INCLUDES:
*** 17-204 SUPPLEMENT TO SCHOOL EXTENSION ULTRA PLUS ENDORSEMENT**

Coverage Description	Limit of Insurance
Special Crime Provisions	Included
Broadened Premises	Included
Real Property of Others Required by Contract	\$10,000
Electronic Data	\$25,000
Foundations	Included
Debris Removal *	\$1,000,000
Fire Department Service Charge	\$25,000
Pollutant Clean Up and Removal	\$50,000
Classroom Chemical Spills	\$ 10,000 each occurrence subject to \$500,000 maximum
Inventory Costs	\$50,000
Changes or Extremes in Temperature or Humidity	\$15,000
Newly Acquired or Constructed Property	180 days
• Buildings	\$1,000,000
• Business Personal Property	\$1,000,000
Personal Effects and Property of Others	\$50,000
Valuable Papers and Records (Other Than Electronic Data)	\$100,000
Property Off-Premises (Including while in Transit)	\$50,000
Outdoor Property	\$100,000
Accounts Receivable	\$100,000
Arson Reward	\$25,000
Back-up of Sewers or Drains	\$25,000
Extra Expense	\$5,000,000
Fine Arts	\$25,000
Fire Protective Devices	Included in Building Limit
Glass Showcases	\$10,000
Loss of Refrigeration	\$50,000
Computer Equipment	\$200,000
Laptop/Portable Computers	\$10,000
Lock Replacement	\$1,000
Money and Securities	
• Inside the Premises	\$10,000
• Outside the Premises	\$10,000
Off-Premises Services Interruption	\$50,000
Business Income	\$100,000
Paved Surfaces	\$100,000
Underground Fiber Optic Cable	Included in Building Limit
Signs (Attached)	Included in Building Limit
Special Deductible Provisions	Included
Replacement Cost - Leased Personal Property	Included
Ordinance or Law	10% of the Building Limit subject to \$500,000 maximum.

Commercial General Liability Proposal

Coverage Description	Limits	Deductible
General Aggregate	\$2,000,000	
Products/Completed Operations Aggregate	\$2,000,000	
Personal & Advertising Injury	\$1,000,000	
Each Occurrence	\$1,000,000	
Fire Damage Liability	\$300,000	
Medical Payments (Excluding Students)	\$15,000	

17-20 School Amendatory Endorsemen

Student Medical Expense Limit	None Each Student
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Employee Benefits Liability

Retroactive Date	Each Employee	\$1,000,000	\$1,000
7/1/1995	Aggregate	\$3,000,000	

Sexual Misconduct & Molestation Liability

Each Loss Limit	\$1,000,000
Aggregate	\$1,000,000
Innocent Party Defense	\$300,000

Law Enforcement

Retroactive Date	Each Wrongful Act Limit	\$1,000,000	\$2,500
7/1/2012	Aggregate	\$1,000,000	
	Non-Monetary Relief Defense	\$100,000	

School Leaders Errors & Omissions Liability"

Retroactive Date	Each Wrongful Act Limit	\$1,000,000	\$2,500
7/1/1995	Aggregate	\$1,000,000	
	Non-Monetary Relief Defense	\$100,000	\$2,500

Violent Event Response Coverage

Violent Event Limit	\$300,000	Included
Aggregate Limit	\$300,000	
Each Personal Limit - Loss	\$25,000	
Each Person Limit - Death Benefits	\$15,000	

Commercial General Liability Proposal

Coverage Description

Limits

Deductible

Data Security Coverage

Data Compromise Coverage

Response Expenses Limit	\$100,000	
	Annual Aggregate	
Sublimits •		
Named Malware	\$50,000	
Forensic IT Review	\$10,000	
Legal Review	\$10,000	
PR Services	\$5,000	
Regulatory Fines and Penalties	\$10,000	
PCI Fines and Penalties	\$10,000	
Response Expenses Deductible •		\$2,500
	• Any one "Personal Data Compromise"	
Defense and Liability Limit	\$100,000	
	Annual Aggregate	
Sublimits		
Named Malware	\$50,000	
	Any one "Personal Data Compromise"	
Defense and Liability Deductible		\$2,500
	Each "Data Compromise Suit"	

Liability Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance. This comparison constitutes a brief description only. For full coverage details refer to the policy forms.

Commercial Crime Proposal

Coverage Description	Limits	Deductible
Form O - Blanket Public Employee Dishonesty	\$250,000	\$500

Crime Coverage Options/Notes

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This comparison constitutes a brief description only. For full coverage details refer to the policy forms.

Commercial Inland Marine Proposal

Coverage Description

Limits

Deductible

Miscellaneous School Property Floater

Band Uniforms	\$50,000	RC	\$500
Athletic Equipment	\$135,000	RC	
Musical Equipment	\$225,000	RC	
Cameras & Audio-Visual Equipment	\$50,000	RC	
Fine Arts	\$50,000	ACV	
Signs	\$20,000	RC	
Dwellings Under Construction - Vocational Class	\$100,000	RC	
Valuation	RC - Replacement Cost		
	ACV - Actual Cash Value		

Scheduled Property Floater

Valuation - Actual Cash Value	
John Deere Gator and Harp	\$500

Inland Marine Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.
This comparison constitutes a brief description only. For full coverage details refer to the policy forms.

Commercial Automobile Proposal

Coverage Description	Limits	Deductible
Auto Liability Combined Single Limit	\$2,000,000	
Non-Owned Liability	\$2,000,000	
Hired Liability	\$2,000,000	
Cost of Hire If Any		
Personal Injury Protection	\$10,000	
Additional Personal Injury Protection	\$10,000	
Uninsured Motorists	\$500,000	
Underinsured Motorists	\$500,000	
Comprehensive		\$1,000
Collision		\$1,000
Hired Car Physical Damage	\$500,000	
	Comprehensive	\$100
	Collision	\$1,000
Auto Extension Endorsement	16-67 (0108)	
	Per Event Deductible	\$12,000
Replacement Cost for Buses		
	16-98 Replacement Cost for Buses	
	10 Model Years Old or Less	
	Comprehensive	\$1,000
	Collision	\$1,000

Automobile Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.

This comparison constitutes a brief description only. For full coverage details refer to the policy forms.

Commercial Umbrella Proposal

Limit of Liability - Each Occurrence	\$5,000,000
Limit of Liability - Aggregate	\$5,000,000
Self Insured Retention	\$10,000
General Liability	Included
Employee Benefits	Included
Auto Liability	Included
Uninsured/Underinsured Motorists	Excluded
Employers Liability	Excluded
School Leaders Errors & Omissions	Included
Law Enforcement Professional Liability	Included
Sexual Misconduct & Molestation	Included
Data Security Coverage	Excluded

Umbrella Coverage Options/Notes

This is intended to provide a summary review of coverage provided by Liberty Mutual Insurance.
This comparison constitutes a brief description only. For full coverage details refer to the policy forms.