

Educators' Legal Liability Coverage

Educators' Legal Liability Insurance is a form of specialty insurance where each insurance company develops features according to the market it desires. Participating companies tend to have a large amount of expertise in their chosen area, typically providing coverage for certain types of schools such as writing-only colleges and universities, or private vs. public schools. Another insurer may restrict their program to trade schools. Therefore, a school that is seeking coverage must find an insurer that will provide the needed protection, as well as one that targets its category of educational operation.

An Educators' Legal Liability Policy protects against damages from actual or alleged "wrongful acts," meaning any act, error or omission by any person the policy identifies as being covered. Acts the policy insures include discrimination, failure to educate, libel, slander, wrongful termination, denial of tenure, and breach of contract.

The entity or organization that is protected by an Educator's Legal Liability Policy is specifically listed. However, since policies offered by different companies vary, it is important to make certain that the following persons are also protected under the policy:

- Directors and officers of the institution's governing body
- Members of boards, commissions, councils and committees
- Elected or appointed officials, trustees, directors or superintendents
- Employees, including student teachers, teaching assistants and substitute teachers
- Authorized volunteers, including students
- An institution's students while participating in internship programs

An Educators' Legal Liability form will not cover certain losses, such as those involving deliberate acts, acts that are fraudulent, crimes, violations of certain Federal Acts, or for providing (or failing to provide) services that are considered professional in nature (such as accounting, law or medicine). The premiums charged for Educators' Legal Liability coverage is usually based on the number of full and part-time students served by a school as well as the number of faculty.

Organizations that need this special coverage would do well to put on their thinking caps and contact an insurance professional for lessons on finding the right policy.

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