PUT OUR PROFESSIONAL LIABILITY COVERAGE TO THE TEST.



The Hartford's Educators Professional Choice® offers liability coverage that you can tailor to meet the specific needs of your educational institution clients. With broad coverage and policy features that offer unprecedented flexibility, our liability coverage can help protect your school's legacy. Use our Educators Professional Choice Coverage Analyzer to quickly see if your insurance gets the A+ your teachers, students and institution deserve.

Check all that apply

EDUCATORS PROFESSIONAL CHOICE	The Hartford	Other carrier		
WHAT IS IT?				
A comprehensive and modular education form that can include three coverage parts: • Educators Errors and Omissions Liability (E&O) • Directors, Officers and Entity Liability (D&O) • Employment Practices Liability (EPL)	Ø			
FLEXIBLE FEATURES				
Elect one, two or all three coverage parts	Ø			
Offer a combined limit or separate limits for coverage parts	☑			
Customize each coverage part with its own unique limits, self-insured retention and retroactive date	Ø			
COMMON POLICY FEATURES				
Insured's consent required for settlement	Ø			
The educational organization can negotiate a settlement satisfactory to the parties (with the consent of the insurer) and doesn't have to rely on the insurance company's "sole discretion" in settling claims	Ø			
Payment of defense costs on behalf of the institution on a current basis as billed, so that the institution doesn't have to advance defense costs and wait for reimbursement when the claim is finally resolved	Optional feature			
A supplemental extended reporting period is available for purchase if the insured does not renew coverage	Ø			
Automatic 90-day claim reporting period upon policy expiration	Ø			
The policy pays 100% of the covered loss over the self-insured retention with no copayment requirement	Ø			
Claims must be reported "as soon as practicable"	But no later than 90 days after expiration of policy			
Broad definition of "claim" to encompass a wide variety of demands and proceedings, including arbitration and alternative dispute resolution proceedings	Ø			



EDUCATORS PROFESSIONAL CHOICE	The Hartford	Other carrier
COMMON POLICY FEATURES (CONTINUED)		
Worldwide coverage territory	Claims reporting is subject to policy terms and conditions	
"Domestic partner" is defined	Ø	
Separation of insureds provision (severability)	Ø	
Plaintiff's attorney fees awarded pursuant to statutes (in covered claims)	Ø	
Punitive damages (when allowed by law)	 ✓	
Defense costs included for non-monetary or injunctive actions alleging an educator's wrongful act	 ✓	
		Check all that apply
EDUCATORS E&O WRONGFUL ACT	The Hartford	Other carrier
WHAT IS IT?		
A negligent act, error or omission in the performance of the following education functions: educational instruction, career guidance, administration of discipline or corporal punishment, student consumerism, admittance or academic placement procedures, expulsion procedures, student enrollment or participation in school programs Includes educational malpractice or failure to educate Includes discrimination resulting in humiliation or injury to the feeling or reputation of a current or prospective student, other than disparate treatment discrimination	Ø	
WHO IS COVERED?		
Employees, student teachers, substitute teachers employed by you, teaching assistants, work grant students	 ✓	
Employed school psychologists, psychometrists and counselors while acting in the scope of professional duties for the educational institution	Ø	
Students in a supervised internship or externship program (professional or otherwise) in satisfaction of course requirements, or while acting at the direction of the educational organization	Ø	
Employees, volunteers and PTO/PTA while acting under direct supervision of the educational entity and where not insured elsewhere	Ø	
		Check all that apply
D&O WRONGFUL ACT	The Hartford	Other carrier
WHAT IS IT?		
A negligent error, misstatement, misleading statement, act, omission, neglect or breach of duty committed in capacity as a director or officer for an insured entity or in his/her outside capacity	Ø	
Includes coverage for the entity's own wrongful acts	Ø	
WHO IS COVERED?		
Trustees, members of the board, directors and officers, acting in scope of duties for the school	Ø	
Spouses of directors/officers or trustees solely because of their status as the spouse of the director/officer or trustee	Ø	
Members, directors/officers and trustees serving at the direction of the institution as directors of qualified nonprofits are covered	ď	

EMPLOYMENT PRACTICES WRONGFUL ACT	The Hartford	Other carrier
WHAT IS IT?		
Includes wrongful termination, employment harassment, employment discrimination, retaliation and certain enumerated workplace torts	Ø	
Breach of any expressed or implied employment contract, including a personnel manual, employee handbook or policy statement	Ø	
TYPES OF CLAIMS COVERED		
Termination of individual employment	Ø	
Employment-related discrimination (e.g., age, sex, race, religion, disability, gender identity or expression, refusal to submit to genetic makeup testing, HIV or other health status)	Ø	
Employment-related unlawful retaliation	Ø	
Constructive discharge	Ø	
Failure to hire or promote	Ø	
Failure to grant tenure	Ø	
EEOC or state human rights claims	Ø	
Emotional distress damages for employment claims	Ø	
Employment-related sexual or workplace harassment	Ø	
Front and back pay - related to employment practices wrongful act	Ø	
Violation of equal pay laws	Z	
Defense for wage and hour violations	Optional coverage where available	
Third-party harassment or discrimination	Optional coverage	

LEARN MORE.

For additional information and resources for your educational institution, visit TheHartford.com/education



Business Insurance Employee Benefits Auto Home

General Product Description

This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About The Hartford Underwriting Companies

The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Financial Services Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Trumbull Insurance Company, Trumbull Insurance Company, Pacific Insurance Company, Ltd., Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

 $The \ Hartford \ "is\ The\ Hartford\ Financial\ Services\ Group, Inc.\ and\ "its\ subsidiaries," including\ Hartford\ Fire\ Insurance\ Company.\ Its\ head quarters\ is\ in\ Hartford,\ CT.$