



Education

The education sector is seeing both significant growth, and increased exposure to litigation. Our dedicated team ensures that education professionals and institutions are insured against professional and physical liability claims so they can focus on the important work of teaching the next generation of innovators and professionals.

Types of Companies

- Colleges, Universities, and Professional Schools
- Business Schools and Computer and Management Training
- Technical and Trade Schools
- Educational Support Services
- Allied Health Services
- Providers of products or services for the K-12 and post-secondary education markets

Key Risk & Insurance Components

- **Educators Professional Liability** creates the greatest exposure for the education and learning segment. Educators Professional Liability is essentially a hybrid D&O / Professional / Employment Practices Liability policy. Administrators, board members, teachers and educators can be personally and financially liable for their alleged actions or inactions, and this policy addresses those exposures. Most suits are brought by students, parents, the government, and fellow staff members, and allegations typically stem from employment related issues or failure to educate.
- **Premises Liability** and **Property** exposures can be significant if there is a physical campus.
- There are significant privacy issues with regards to student and employee information that can be addressed with a **Network Security and Privacy Liability policy (Cyber Liability)**.