

# EDUCATIONAL INSTITUTIONS PROGRAM

K-12 Schools

TARGET  
MARKETS

## Protecting your K-12 school

To build a successful school requires that you keep it running smoothly. That's why you recognize the importance of analyzing your organization's risks and carefully selecting your insurance company before you commit to an insurance program for your school. You can trust your local independent agent and Cincinnati Insurance to provide quality insurance protection and services, freeing your time to focus on your school.



**Choose an insurance program from a financially strong company that offers more.**



Everything Insurance Should Be®

## Making educated choices

Selecting the appropriate combination of insurance coverage is essential for your school. Your local independent insurance agent representing Cincinnati sees your institution as you do and helps you create an insurance program that works best for your school while providing a level of service that leaves you free to focus on educating others.

## Selecting the right company

With Cincinnati's Educational Institutions Program, know that you have an exceptional insurance program from a company offering:

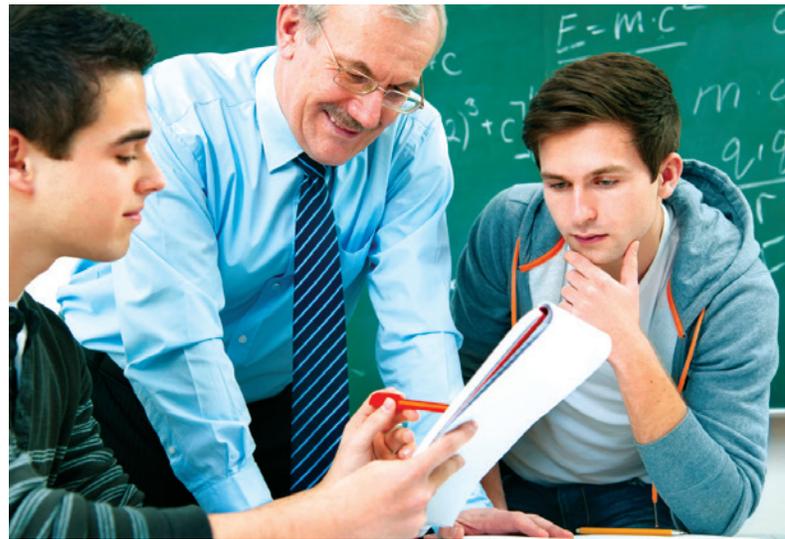
- more than 35 years of expertise insuring educational institutions
- a management team specifically dedicated to keeping our Educational Institutions Program on the leading edge
- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit [cinfm.com](http://cinfm.com) and Financial Strength to see our latest ratings
- multi-year policy terms available in most states for many coverages, saving you the added time and expense of annual renewals

## Insuring your organization

Your agent and Cincinnati Insurance understand that no two schools are alike. We begin with our standard property and liability coverages and then allow the addition of a variety of coverages for an additional charge to customize your organization's program:

- *commercial property coverage for educational institutions* packages higher amounts and additional property coverages. Some of these coverages and additions include:
  - athletic, band and theater equipment and uniforms; audio visual equipment; fundraising event cancellation business income; inflation guard; musical instruments; ordinance or law; students personal effects; utility services; valuable papers; water backup from sewers, drains or sumps; worldwide laptop coverage; and
  - an excess limit coverage that provides an additional amount of 25% of the total scheduled property up to \$500,000 for your: accounts receivable; building; business personal property; debris removal; employee personal effects; fine arts; outdoor property and peak season coverages.

- *crime option for educational institutions* bundles several coverages, including seasonal limits for money and securities that double when tuitions are due, and covering:
  - computer fraud
  - employee theft
  - forgery or alteration
  - funds transfer fraud
  - money orders and counterfeit currency
  - robbery or safe burglary of other property inside the premises
  - theft of money and securities inside the premises
  - theft of money and securities or robbery of other property while outside the premises in the custody of a messenger



- *crisis event expense coverage* pays for certain expenses after a covered crisis event, including communication expense, post-crisis expense (except in Virginia) and business income and extra expense.
- *educational institutions general liability* addresses exposures specifically associated with schools, like corporal punishment and incidental worldwide liability. It also broadens the definition of an insured and more.
- *management liability directors and officers coverage for nonprofit educational institutions* insures directors, officers, trustees and the organization, including educator's legal liability. You can conveniently add coverage parts for:
  - employment practices liability insurance
  - Internet liability
  - trustee and fiduciary liability and employee benefits administration
- *sexual misconduct or sexual molestation liability* covers insured individuals and the organization against such allegations and defends innocent parties up to the limit of insurance.

## Rounding out your protection

To further customize your insurance program, qualified organizations can purchase a variety of coverages:

- *Business auto* covers your risk from hiring vehicles or owning a fleet
- *Commercial umbrella* covers your liability for claims above and beyond the amount covered by your primary policies or certain claims not currently covered. Where your umbrella policy's terms are broader than your primary, an umbrella may cover claims with no deductible
- *Electronic data processing* insures your computer system against loss, such as fire, wind and theft. It also covers accidental erasure of data, mechanical breakdown, employee sabotage, computer virus, changes in temperature, flood, earthquake and sprinkler leakage
- *Equipment breakdown coverage* pays for a covered loss when machinery and equipment breaks down suddenly and accidentally
- *Workers' compensation* (where available) helps to protect you financially if employees become injured at work

## Helping to control risk

As a Cincinnati policyholder, you can take advantage of consultations, education and training services available from experienced and knowledgeable loss control representatives, addressing:

- auto fleet safety and management
- crisis response planning
- effective hiring practices
- physical hazards
- sexual abuse/molestation exposures
- student safety
- worker safety

## Accessing discounted services

You also benefit by receiving discounted rates from vendors offering specialized loss control services:

- commercial vehicle telematics – gathering information on driver usage and tracking vehicles – helping to manage your fleet
- background screening services – helping with pre-employment screening
- regulatory and compliance online training – providing valuable resources for your school
- online streaming training videos – providing your employees with safety instructions
- portable alarm systems – protecting your assets

## Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your school and your community – your local, independent insurance agent and, in most cases, a local claims representative.

When it comes to something as important as your school – your livelihood – you can trust your agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve.

Talk with your local, independent insurance agent representing Cincinnati to find out more about our Educational Institutions program and all the services and expertise that come with it.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission