

Educational services



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Appetite

- Tutoring and test prep (SAT, ACT)
- Educational enrichment (S.T.E.M. and S.T.E.A.M.)
- Language, included ESL, reading
- Montessori/Waldorf K-12
- Trade/vocational
- Fine arts, drama, music, dance
- Computer training
- Charm/finishing/etiquette
- Public speaking
- Culinary
- Professional development
- Head starts
- Continuing education
- Photography

Not a market for:

- Public schools
- Charter and private schools
- Driving schools
- Vocational schools offering hands on health care/dental skills, cosmetology or heavy equipment operation
- Security guard training
- Colleges or Universities
- Massage therapy
- Swimming
- Survival training

Coverages

Property

- Custom enhancements available
- Business income
- Ordinance or law
- Money and securities
- Spoilage
- Employee theft
- Equipment breakdown

General liability

- Limits up to \$2 million per occurrence/\$4 million aggregate for **tutoring/enrichment** programs
- Limits up to \$1 million per occurrence/\$3 million aggregate for all other programs
- Corporal punishment at policy limits
- Teachers included as additional insured
- Expanded definition of bodily injury

Educators legal liability – Montessori/Waldorf only

- Limits up to \$1 million per occurrence/\$2 million aggregate
- Directors and officers liability
- Employment practices liability
- Written on a claims made basis

Abuse and molestation liability

- Limits up to \$1 million per occurrence/\$3 million aggregate
- Abuse coverage with defense outside the limits
- Separate insuring agreement
- Coverage for employees and volunteers included

Commercial auto

- Automatic liability coverage for leased autos
- Fellow employee coverage from covered autos
- Rental reimbursement
- No deductible for glass repair
- Up to \$1 million CSL available
- Written as a separate policy

Workers compensation

- \$0 minimum premium
- Start-ups and new ventures welcome
- Written as a separate policy

Other available coverages:

- Cyber liability
- Student accident
- Umbrella

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