

GENESIS®

Start with Security®

Schools K–12



The School Policy® is Genesis' insurance product developed specifically for K–12 public, private and charter schools. We have tailored The School Policy® to provide comprehensive coverage for the risks schools face every day, including General Liability, Automobile Liability, Employers' Liability, Law Enforcement Legal Liability, School Board Legal Liability, and Employment Practices Legal Liability.

Genesis will consider specific modifications that may be necessary to meet your unique account exposures. Most importantly, we back our claim-paying ability with superior financial security.

Genesis seeks independent school districts, private K–12 schools, charter schools and school pools:

- > With a strong commitment to loss control
- > Willing to retain a portion of the risk
- > That value superior financial security: AA+ by Standard & Poor's and A++ by A.M. Best

We offer one easy-to-follow policy and underwriters with proven expertise in working with public and private K–12 and charter school accounts.

What's included in the School Policy?

The Named Insured includes:

- > Employed, appointed and elected school officials
- > Current and former employees
- > Student body organizations
- > Students while acting as teaching assistants

Other Features:

- > Clear intent and simplified language
- > Limits apply separately to each coverage part
- > The right to choose your own defense counsel
- > The settlement of claims, including an Educators' Legal Liability claim will require the Named Insured's consent

What is Covered?

Coverage Part A—General Liability, Auto Liability, Employers Liability

- > SIR applies to for all coverages under Part A (Basket Retention) that apply to a single occurrence
- > Excess Auto Liability coverage for insureds who qualify for automobile self-insurance

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- > Campus security activities
 - > Non-Employment Harassment including sexual molestation on a per perpetrator basis
 - > Advertising infringement of copyright, trademark, trade dress, service mark, or slogan
 - > Garage Keepers Legal Liability coverage
 - > Incidental Medical Malpractice (claims-made), including nurses, paramedics, EMTs, athletic trainers, and coaches
 - > Punitive damages (where permitted by law)
 - > Mutual aid
 - > Liquor liability
 - > Riot and civil commotion
 - > Athletic participants
 - > Fellow employee coverages (AL & GL)
- Coverage Part B—Educators’ Legal Liability
- > Coverage provided on a claims-made basis
 - > Employment-related practices including front and back pay
 - > Employee harassment including sexual molestation
 - > Employee benefits liability
 - > Punitive damages (where permitted by law)



The Market For Alternatives®

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Genesis Insurance Company is licensed in all states, the District of Columbia and Puerto Rico. Genesis Indemnity Insurance Company is licensed only in North Dakota and operates as an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except New Hampshire and North Dakota. Insurance is placed with the Genesis companies by licensed retail brokers and, for risks that qualify, by licensed surplus lines brokers. Genesis Insurance Company and Genesis Indemnity Insurance Company are rated A++ (Superior) by A.M. Best Company and have a AA+ Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.