

GENESIS®

Insurance Products



The Public Policy® & The School Policy®

The Public Policy® and The School Policy® are the foundations of Genesis insurance products in the public sector. Each of these policies is tailored to the liability risks faced every day by public entities and schools, and provides a package of comprehensive coverage.

Underwriters with a proven expertise in the public sector will tailor your policy exposures and alternative risk structures. Genesis will work with you to modify our policy to meet your specific needs. The result? One easy-to-follow policy and the peace of mind that only comes from the finest security available.

What's Included

Named Insured automatically includes:

- > Elected, appointed or employed officials
- > Current and former employees, members of boards, commissions or other units or committees
- > Volunteers, persons or organizations providing services under mutual aid agreements

- > Student body organizations, including parent/teacher organizations, and booster clubs
- > Student members of safety patrols
- > Any individual operating an insured's owned auto with the insured's permission

Other Features

- > The right to choose your own defense counsel
- > Definition of "Claim Expense" includes Alternative Dispute Resolution
- > Clear intent and simplified language
- > Limits apply separately to each coverage part

What's Covered?

Coverage Part A—General Liability, Auto Liability, Law Enforcement Liability and Employers Liability

- > SIR applies to an occurrence for all coverage under Part A (Basket Retention)
- > Law Enforcement Legal Liability, including department-approved "moonlighting"
- > Non-Employment Harassment, including sexual molestation

(continued on reverse side)

Genesis Insurance Company
is rated **A++** by A.M. Best and **AA+** by Standard & Poor's.

Insurance Products

- > Garage Keepers Legal Liability Coverage
 - > Incidental Medical Malpractice (claims made), including nurses, paramedics and EMTs
 - > Punitive Damages (where permitted by law)
 - > Mutual Aid
 - > Liquor Liability
 - > Riot and Civil Commotion
 - > Athletic Participants
 - > Sexual molestation on a per perpetrator basis
 - > Teachers' liability and corporal punishment
 - > Fellow Employee Coverages (AL/GL)
 - > Limited pollution endorsement available
- Coverage Part B—Public Officials Liability or School Board Legal Liability
- > Employment-related Practices—including front and back wages
 - > Employment Harassment including sexual molestation
 - > Coverage provided for the insured's employment related acts.
 - > Employee benefits liability
 - > Punitive Damages (where permitted by law)



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