

GENESIS®

Schools K–12



The School Policy® is a 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
- > Campus security activities

Schools K-12

- > 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)

Martin G. Hacala
President, Chief Executive Officer
 120 Long Ridge Road
 Stamford, CT 06902
 203 328 5080
 martin.hacala@gumc.com

Kevin L. Williams
Senior Vice President, Division Manager
 1 North Wacker Drive - Suite 800
 Chicago, IL 60606
 312 526 7555
 kevin.williams@gumc.com

EASTERN REGION

Atlanta
 3575 Piedmont Road NE
 Building 15, Suite 1400
 Atlanta, GA 30305
 800 782 9679
 Fax 404 365 6888

John A. Fumo
Vice President
Regional Manager
 404 365 6885
 john.fumo@gumc.com

Regina B. Pettus
Vice President
 404 365 6854
 regina.beer.pettus@gumc.com

Stamford
 120 Long Ridge Road
 Stamford, CT 06902
 800 431 9994
 Fax 203 328 6444

Cheryl Y. Marczak
Vice President
 203 328 5024
 cheryl.marczak@gumc.com

Joseph Proffitt
Second Vice President
 203 328 5804
 joseph.proffitt@gumc.com

John Toi
Second Vice President
 203 328 5691
 john.toi@gumc.com

WESTERN REGION

Chicago
 1 North Wacker Drive
 Suite 800
 Chicago, IL 60606
 800 626 5445
 Fax 312 526 7507

Lauren E. Nevens
Vice President
Regional Manager
 312 526 7549
 lauren.nevens@gumc.com

Los Angeles
 550 S. Hope Street
 Suite 600
 Los Angeles, CA 90071
 213 236 1740
 Fax 213 630 1954

Phillip C. Koehler
Vice President
 213 236 1738
 phillip.koehler@gumc.com

Stephanie V. Chang
Second Vice President
 213 236 1737
 stephanie.chang@gumc.com

CLAIM CONTACTS

Ted Gaisford
Vice President
Unit Manager
 213 236 1731
 ted.gaisford@gumc.com

Nicholas Fanelli
Vice President
 213 236 1735
 nicholas.fanelli@gumc.com

David J. Soucy
Second Vice President
 213 236 1732
 david.soucy@gumc.com

Steve Leone
Vice President
 203 328 6637
 steve.leone@gumc.com

Jessica Stewart
Second Vice President
 312 267 8526
 jessica.stewart@gumc.com

Jane Sickler
Second Vice President
 312 267 8522
 jane.sickler@gumc.com

Scott E. Wood
Second Vice President
 213 236 1739
 scott.wood@gumc.com