

# Schools Program (Private, Technical, Trade and Vocational)

## Learn how to write more profitable business

Property and liability coverage available on monoline or package basis for private elementary, junior high/middle and high schools and private technical, trade, vocational, correspondence and internet schools that offer curriculums that are specialized and lead to job-specific certification. Learning centers and tutoring businesses are also eligible. Charter schools in business five or more years will be considered.

## Program features

### CGL

#### Coverage available:

- Primary limits up to \$3,000,000 occurrence/\$5,000,000 aggregate
- Errors and omissions coverage part for teachers
- Medical payments coverage included — \$5,000 limit
- Sexual and physical abuse coverage — included \$25,000 per claim/\$50,000 aggregate
- Excess or umbrella limits up to \$25,000,000

No deductible required.

### Property

#### Coverage available:

- Building
- Business personal property
- Business income
- Basic, broad or special form
- Replacement cost or actual cash value
- Equipment breakdown
- Food spoilage
- Accounts receivable
- Electronic data processing
- Outside signs
- Valuable papers

### Crime

#### Coverage available:

- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises



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