

Education Institutions Playbook



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I. Buyer Persona: "Educator Emma"

Background:

Emma, 45, is the dean of a well-respected local university. With roots as a lecturer, her ascent through academic ranks has given her an in-depth understanding of the institution's challenges.

Demographics:

Middle to upper-income bracket, married with two teenage children, holds a Ph.D. in Education Management.

Identifiers:

- Active participation in educational boards or committees.
- Leads faculty meetings and development programs.
- Engages in community outreach programs promoting education.



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Goals:

1. Elevate the institution's prestige.
2. Ensure student and staff safety.
3. Efficiently manage the institution's budget while promoting growth.

Challenges:

1. Increasing operational costs.
2. Cyber threats, especially with rising online education modules.
3. Ensuring the institution's infrastructure is up-to-date.

What can we do:

- Provide specialized insurance packages that cater to the educational sector.
- Offer consultations on risk management.
- Ensure coverage flexibility to align with institutional changes.



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Objections:

- Budget constraints.
- Bureaucracy in decision-making.
- Lengthy contract terms or confusing policy clauses.

Marketing Message:

"Protecting Education's Legacy: Comprehensive solutions tailored for those shaping the future."

Elevator Pitch:

"Your commitment to education deserves an equally dedicated insurance partner. For those often frustrated by generic policies, concerned about emerging risks, or feeling in the dark about the right coverage, we illuminate, protect, and guide, specializing in solutions for education's unique challenges."



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II. Initial Meeting Questions:

1. Walk me through your current insurance coverage. Are there any gaps you're aware of?

2. What led to your current choice of insurance provider?

3. Share a positive experience with your current agent. What made it stand out?

4. Are there areas where you feel your current agent falls short or could improve?

5. How frequently does the institution revisit or adjust its insurance coverage?



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6. Describe a recent claim experience. What went well, and where were the challenges?

7. Considering the institution's trajectory, are there imminent expansions or changes?

8. How do you prioritize student and faculty safety, both physically and online?

9. Does the institution engage in international programs, exchanges, or partnerships?

10. If there's one thing you'd want to change about your insurance experience, what would it be?



III. Setting Up your Pre-Close:

"Emma, our primary goal is aligning our solutions to the unique challenges faced by institutions like yours. Understanding that decisions often involve multiple stakeholders, could you walk us through the decision-making process? Are there specific budgetary constraints or board members we should be aware of while proposing our solutions? If our tailored approach aligns with your concerns, would the board be open to a presentation?"

IV. Company Profile:

1. Institution Name & Type (school, college, university).

2. Total number of campuses and their locations.

3. Student population, staff strength, and faculty details.

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4. Overview of curriculum, extracurricular activities, and any specialized programs.

5. Infrastructure specifics: Labs, libraries, sports facilities, dormitories, etc.

6. Digital transformation: Online platforms, digital tools, and e-learning modules.

7. Off-campus engagements: Field trips, study tours, internships, etc.

8. Security measures: Physical (cameras, guards) and digital (firewalls, encryptions).

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9. Collaborative engagements: Exchange programs, research partnerships, etc.

10. Recent milestones, awards, or recognitions.

V. Coverage Risk Assessment for Educational Institutions:

1. General Liability:

- **Activities & Events:** Determine frequency, nature, and size of school-hosted events, like sports games, fundraisers, and assemblies. Assess protocols for guest visits.

- **Safety Protocols:** Investigate the presence of emergency exits, fire extinguishers, safety drills, and regular safety training sessions.



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- **Student & Staff Interactions:** Understand mechanisms in place to manage student-staff interactions, ensuring that potential risks of altercations are minimized.

- **Off-campus Activities:** Measure exposure during field trips, excursions, or any other school-sanctioned activities outside the premises.

2. Property Damage:

- **Asset Inventory:** Catalog all valuable assets, from buildings to laboratory equipment, and assess their current condition and maintenance schedules.

- **Natural Disaster Vulnerability:** Check the institution's vulnerability to earthquakes, floods, storms, or other natural calamities.



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- **Security Measures:** Assess the efficiency of security systems, including CCTV surveillance, alarms, and access control systems.

- **Vandalism & Theft:** Analyze past incidents and current preventive measures against vandalism or theft.

3. Cyber Liability:

- **Infrastructure Review:** Determine the robustness of IT infrastructure, including servers, personal computers, and Wi-Fi networks.

- **Data Breach Protocols:** Understand data protection protocols in place, especially for sensitive student, staff, and financial data.



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- **Online Learning Platforms:** Investigate security measures for e-learning platforms, especially if the institution uses proprietary systems.

- **Incident Response:** Determine how the institution has responded to past cyber incidents and the lessons learned.

4. Umbrella/Excess Liability:

- **History of Claims:** Review any past incidents or claims that have exceeded standard liability limits.

- **High-risk Activities:** Identify any activities or departments that carry an unusually high liability risk.



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- **Legal Landscape:** Understand the legal landscape and jurisdictional challenges, especially if the institution has multiple campuses or collaborates internationally.

5. Worker's Compensation:

- **Nature of Jobs:** Understand the various roles within the institution, identifying high-risk positions like lab supervisors or sports coaches.

- **Past Claims Review:** Analyze frequency, nature, and resolution of past workers' compensation claims.

- **Training & Protocols:** Determine if regular safety and health training are conducted, especially for positions with physical demands.



6. Professional Liability:

- **Contractual Obligations:** Review the institution's contractual obligations, particularly those related to educational deliverables.

- **Counseling & Guidance:** Understand the infrastructure around academic counseling, career guidance, and psychological counseling. Assess training and qualifications of counselors.

- **Conflict Resolution:** Dive into mechanisms to address academic disputes, grade challenges, and any situations where a student or parent might feel the institution didn't meet its professional standards.

7. Student Injury & Accident Coverage:

- **Physical Education & Sports:** Analyze risks associated with physical education classes, sports teams, and events.



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- **Laboratory & Practical Classes:** Understand safety protocols in labs, especially chemistry, physics, and biology labs where chemicals or machinery are used.

- **Field Trips & Excursions:** Review procedures for organizing off-campus trips, including transportation, accommodation, and activities involved.

8. Directors & Officers Liability:

- **Decision-making Protocols:** Understand how major decisions are made, especially if there's a board or committee involved.

- **Past Legal Challenges:** Investigate any past legal challenges against institution decisions, leadership disputes, or conflicts of interest.



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VI. Educational Institutions FYI

PUBLIC SCHOOLS

Category: Educational Institutions

SIC CODE: 8211 Elementary and Secondary Schools

8221 Colleges and Universities

8222 Junior Colleges

8249 Vocational Schools

NAICS CODE: 611110 Elementary and Secondary Schools

611210 Junior Colleges

611310 College, Universities and Professional Schools

624310 Vocational Rehabilitation Services

Suggested ISO General Liability Code: 67509, 67508, 67511, 67510, 47471, 47469, 47473

Suggested Workers Compensation Code: 8868, 9101, 7380

Description of operations: Public schools provide educational services to students in kindergartens, elementary schools, secondary schools, colleges, and universities. There may be programs for special needs or at-risk students and adult education, including in-home instruction by visiting teachers or classes held in alternative public settings such as a shopping mall. Schools may offer virtual learning classes that may be accessed by computer from a student's home. Curriculum concerns are becoming more common. Some public schools target students based on abilities (such as STEM – Science, Technology, Engineering, Mathematics) or interests (such as art or music). In general, they are inclusive, not selective, in serving all eligible students within a geographical area. Before-school or after-school daycare services may be provided to working parents. Transportation to and from school may be legally required, with transportation often offered for field trips, performances, or sporting events. Public schools are funded by local, state, and federal tax dollars and must meet each governmental level's requirements for funding to continue. For higher education, additional funding comes from tuition, fees, and sales of books and other supplies.

Property exposure is moderate. Ignition sources include electrical wiring, heating and air conditioning systems, and cooking equipment. All wiring should be well maintained and up to code. Business personal property includes flammable paper, books, craft supplies, wood and/or plastic furnishings. Stoves used in cooking in home economics, wood and metal working in shop or art classes, and chemicals and burners used in chemistry classes increase the exposure to fire. Flammables used for class and cleaning must be stored in approved containers away from combustibles. Extinguishing equipment must be easily



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accessible. If meals are offered to students, all cooking equipment must be properly protected. Housekeeping must be excellent with regular trash pickup. If there are dormitories, smoking and the use of candles in rooms should be prohibited. Hard-wired smoke detectors should be installed in all dorm rooms and common areas. Schools are often targets for vandalism and malicious mischief. There should be after-hours security to prevent unauthorized access to the premises. Business interruption exposures can be high if equipment breaks down or there is a loss. Disaster planning should be done to identify alternative facilities.

Inland marine exposure includes accounts receivable for payments from parents and governmental entities, audio-visual equipment for items transported between classrooms, computers for office, classrooms, and students' use, contractors' equipment for machinery used to maintain the premises, and valuable papers and records for students' records and library materials. Duplicates should be made of all data and kept off premises. Computers may be issued to students for use at home, increasing off-premises exposures. Bailees coverage should be considered for staff and student belongings left at the school. Musical instrument coverage may be needed if the school owns instruments taken home by students or used off premises in performances. Outdoor signs can be struck by lightning or vehicles, blown over in heavy wind, or collapse due to the weight of ice and snow.

Crime exposure is from employee dishonesty and theft of money and securities. Background checks should be conducted on all employees handling money. There should be a separation of duties between persons handling billing, deposits, disbursements and reconciling bank statements. If cash is received from parents, receipts should be provided. Regular deposits should be made to prevent the buildup of cash on premises. Audits should be conducted at least annually. Should students assist in collecting cash in concession stands or for special events, there must be adequate supervision to prevent pilfering.

Premises liability exposures are extremely high due to the age and number of students. Exposures are higher when the students are minors or are physically, mentally or emotionally challenged. The ratio of adults to students should be adequate for proper supervision. Corporal punishment should not be permitted. If several grade levels attend the same premises, older children should be kept apart from younger children to prevent bullying and other inappropriate behavior. Furnishings and recreational equipment must be well maintained to prevent injury to students. Slips and falls can be prevented with good housekeeping and by maintaining floor coverings in good condition, with no frayed or worn spots on carpet and no cracks or holes in flooring, and prompt cleanup of spills. Sufficient exits must be provided and be well marked, with backup lighting systems in case of power failure. Swimming pool drains should be protected to prevent entrapment. Someone trained to rescue endangered swimmers should be on duty when students are in the pool. Security issues are becoming more critical in educational settings. All adults' references must be verified, including a criminal background check. Except for authorized



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police or security guards, weapons should be prohibited at the school to prevent unauthorized use. There should be a disaster plan for unexpected emergencies. Procedures for emergencies should be posted, with instructors and aides trained to use them. Evacuation drills should be practiced regularly. Access to the building must be limited during the hours of operation to prevent unauthorized access, kidnapping, and students escaping. Pickup or release of any child must be limited to authorized individuals. Because younger children, in particular, learn by touching and sharing, communicable diseases can be spread quickly to others. Children and staff should be encouraged to wash their hands regularly. Furnishings and toys should be regularly sanitized. Immunizations should be suggested for each student, along with an emergency medical contact. There should be written policies regarding when a student is too ill to attend school and when the facility will contact parents or medical emergency providers in the event of illness or an accident. Parking lots and sidewalks need to be in good repair with snow and ice removed and generally level and free of exposure to slips and falls. There should be signage directing parents where to drop off and pick up students. Professional liability coverage may be needed if the school has an on-premises medical clinic or police staff. Off-premises exposures can include athletic or academic competitions, musical or theatrical performances, field trips, class trips, overseas semesters, and research and development activities.

Personal and advertising injury exposures include allegations of assault or battery, discrimination, failure to prevent intimidation, humiliation, hazing or bullying by teachers or other students, false arrest or detention, invasion of privacy, slander and libel from publishing or broadcasting activities, unauthorized or intrusive searches, and wrongful expulsion. Exposures may also arise from professor publications, including research stealing and disputes and copyright or patent infringement. Written procedures should be in place regarding how the school will intervene when a person is accused of being engaged in any of these.

Abuse and molestation exposure is very high due to the care and supervision of children and young adults. No coverage is available for the abuser. While some coverage is available in the standard market for the school where the abuse occurs, it is very restricted. More complete coverage should be purchased through specialized markets. The school must take all care possible to protect students from predatory adults and older students through background checks, monitoring and supervision, and prompt reporting of all allegations of abuse to the proper authorities.

Professional liability exposure is high due to the number of principals, teachers, counselors, nurses, or doctors employed by the school. Verification of professional credentials is critical. Educational standards must be in writing and meet all criteria for state and federal licensing and accreditation.

School board liability exposure arises from decisions and actions of elected or appointed school board members. All members should be required to attend meetings and



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conferences to remain current with state statutes. Responsibilities should be rotated and minutes kept of all public meetings. Policies and procedures should be published and consistently followed.

Automobile exposure is very high as public kindergartens, elementary and secondary schools are generally legally required to transport students to and from school. All drivers must have the appropriate license for the type of transport and acceptable MVRs that must be checked regularly. In some states, approved child seats and seat belts must be used by all students when the vehicle is in motion. Supervision must be appropriate for the students when traveling. Drivers must verify that all students have been dropped off before garaging the vehicle at the end of the day. There must be procedures in place regarding trips, length of travel, sleep time for drivers, and backup plans in case the driver becomes ill. All vehicles must be well maintained and records kept at a central location.

Workers compensation exposure is moderate. Employees may need to intervene in student altercations, subjecting themselves to possible harm. Teachers can incur back injuries, hernias, sprains and strains from lifting, foreign objects in the eye, hearing impairment from noise, trips or falls over misplaced items, or being hit by falling objects. Use of computer keyboards can result in repetitive motion injuries. Workstations should be ergonomically designed. If food is prepared on premises, kitchen workers can incur cuts, scalds, and burns. Custodians can develop respiratory ailments or contact dermatitis from working with chemicals. Instructors often travel with students and may intervene to prevent them from getting injured. Exposure to communicable diseases can be high. Employees should have up-to-date immunizations to prevent the spread of infectious diseases. Unauthorized visitors can pose a threat to employees as well as students.

Minimum recommended coverage:

Building, Business Personal Property, Business Income and Extra Expense, Accounts Receivable, Commercial Articles Floater, Computers, Contractors' Equipment, Valuable Papers and Records, Employee Dishonesty, Money and Securities, General Liability, Employee Benefits, Professional, School Board Liability, Umbrella, Business Auto Liability and Physical Damage, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Earthquake, Equipment Breakdown, Flood, Spoilage, Bailees, Musical Instruments, Signs, Computer Fraud, Extortion, Active Shooter, Cyberliability, Employment-related Practices, Stop Gap Liability



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Beauty Schools

Category: Educational Institutions

SIC CODE: 7231 Beauty Schools

NAICS CODE: 611511 Cosmetology and Barber Schools

Suggested ISO General Liability Code: 47474

Suggested Workers Compensation Code: 9586

Description of operations: Barber and beauty schools teach students how to care for hair, nails, and skin. Barber training has traditionally been limited to cutting and styling of men's hair and beards, while beautician training provides a fuller range of services. Customers' hair may be cut, dyed, curled, straightened, styled, or removed by electrolysis, sugaring, threading, or waxing. Nail care includes manicures and pedicures, including applying and maintaining acrylic or gel artificial fingernails. Skin treatments may be limited to facials or include aromatherapy, massage, or tanning. Some schools teach braiding and hair extension techniques. Some offer wig cleaning and styling services. After completing their studies, barbers and beauticians must pass exams and be licensed in each state where they work. Barber and beautician schools are generally funded through tuition payments by students.

Property exposures are moderate. Ignition sources include electrical equipment, machinery, and air conditioning and heating systems. All wiring should be well maintained and up to code. Circuit breakers and fuses should not be able to be overridden. Extension cord usage should be limited. The use of aerosols (hairsprays) or alcohol increases the potential for explosion, resulting in a fire. These items should be properly stored and controlled. Extinguishing equipment must be easily accessible. Poor housekeeping may be a serious fire hazard because hair trimmings are flammable. Hair clippings should be swept off the floor and removed after each customer.

Business income exposure can be high if a specialized classroom building is shut down after a loss. A disaster plan should be in place, identifying temporary facilities and suppliers that could be used in the event of a loss.

Inland marine exposures include accounts receivable for student payments, computers, and valuable papers and records for clients' and students' records. All data should be duplicated and kept off-site. There may be a bailees exposure for customers' wigs or other hairpieces in the school's care or from instructors' or students' belongings left on premises.

Crime exposures are from employee dishonesty and theft of money and securities. Background checks should be conducted on all employees handling money. If cash is received for tuition or services to customers, receipts should be provided. Cash from customer transactions must be periodically picked up, tallied, verified, and deposited in a drop safe while on premises. Bank deposits should be made on a timely basis to prevent



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the buildup on premises. There must be a separation of duties between persons handling deposits and disbursements and reconciling bank statements. Regular audits should be conducted.

Premises liability exposures are high due to the number of students and customers. All electrical items should be grounded, and wires should not be frayed. Furnishings must be well maintained to prevent injury. Slips and falls can be prevented with good housekeeping, including sweeping up hair after each customer and promptly mopping up spilled water. Floors should be maintained in good condition, with no frayed or worn spots on carpet and no cracks or holes in flooring, and prompt cleanup of spills. Sufficient exits must be provided and be well marked, with backup lighting systems in case of power failure. There should be a disaster plan for unexpected emergencies. Parking lots and sidewalks need to be in good repair with snow and ice removed and generally level and free of exposure to slips and falls. There should be adequate lighting and appropriate security if the school is open after dark. Proper sanitary measures must be taken to prevent diseases from spreading. Immunizations should be recommended for each student, along with an emergency medical contact. There should be written policies regarding when a student is too ill to attend class and when the facility will contact medical emergency providers in the event of illness or an accident. Students must be monitored to prevent injuries to customers.

Personal and advertising injury exposures include allegations of assault and battery, copyright or patent infringement, discrimination, failure to prevent intimidation, humiliation, hazing or bullying by instructors or other students, false arrest or detention, invasion of privacy, slander and libel, unauthorized or intrusive searches, or wrongful expulsion. Written procedures should be in place.

Professional liability exposure is moderate from students providing services to the public at a reduced fee to allow them to practice and gain experience. The instructor/student ratio should be low enough to permit adequate supervision. All instructors' references must be verified, including a criminal background check. A monitoring procedure should be in place if the state requires certifications and/or continuing education. If contract instructors are used, a written contract should clearly detail their responsibilities and expectations. The large number of customers served may result in the transmission of diseases and vermin such as lice. Hygienic practices like hand washing and disinfecting solutions for combs and brushes should be followed. Permanent wave solutions, hair straightening chemicals, and dyes can cause considerable hair and scalp damage. Hazards may increase without procedures to test for allergies and skin reactions. Manicures and pedicures increase professional liability due to the potential for injury to a customer.

Automobile exposure is normally limited to hired and nonowned for employees running errands. If students run errands on behalf of the school, this coverage would not apply. If



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there are owned vehicles, all drivers must have appropriate licenses and acceptable MVRs. All vehicles must be well maintained, with records kept at a central location.

Workers compensation exposure is high due to repetitive motion injuries, the use of chemicals, trips and falls on hair clippings or wet floors, foreign objects in the eye, hearing impairment from noise, and leg and back injuries from standing and bending all day. Minor cuts, scratches, and puncture wounds can be incurred from razors, scissors, and clippers. Dermatitis may result from ongoing contact with shampoos. Chemicals used in nail polishes and removers and those needed to wave, straighten, and color hair can be caustic, resulting in eye, throat, lung and skin irritation. Employees must be fully informed as to the potential effects of the chemicals so they can take action as quickly as possible. Protective equipment may be required. In the school, the relationship between student and employee may become blurred. There should be a course syllabus explaining the relationship to prevent students from claiming workers compensation.

Minimum recommended coverage:

Business Personal Property, Business Income and Extra Expense, Accounts Receivable, Computers, Valuable Papers and Records, Employee Dishonesty, Money and Securities, General Liability, Employee Benefits, Professional, Umbrella, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Building, Earthquake, Equipment Breakdown, Flood, Leasehold Interest, Real Property Legal Liability, Bailees Customers, Computer Fraud, Extortion, Active Shooter, Cyberliability, Employment-related Practices, Directors and Officers, Business Auto Liability and Physical Damage, Stop Gap Liability

Music Schools

Category: Educational Institutions

SIC CODE: 8299 School and Educational Services NEC

NAICS CODE: 611610 Fine Art Schools

Suggested ISO General Liability Code: 67512, 67513, 67511, 67510

Suggested Workers Compensation Code: 8868, 9101

Description of operations: Music schools specialize in the study of music, including composition, conducting, history, singing, theory, playing a musical instrument, or making and repairing musical instruments. Students learn to perform individually or as part of an ensemble or orchestra. Performance opportunities are often available for students. Some provide enrichment opportunities for elementary or secondary students, while others offer two-or four-year degrees in a college or university environment. The school may offer



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virtual learning classes accessed by computer from a student's home. Some schools are very selective and require live or taped auditions before admitting a student. Music schools may be publicly funded from state and federal tax dollars or privately funded through donations, mainly donations from alumni. Additional funding comes from tuition, fees, bookstores, admissions to cultural events, fundraisers, and licensing of miscellaneous goods and apparel bearing the institution's name or logo.

Property exposure is limited unless musical instrument repair is done on premises. Ignition sources include audio/visual equipment, electrical wiring, and heating and air conditioning systems. All must be well maintained and meet current codes for the occupancy. Repairs include soldering, welding, lacquer, paint, and varnish. All flammables should be stored in appropriate cabinets and in a cool environment. Welding and soldering must be done in a well-ventilated location away from combustibles. Musical instruments are expensive and susceptible to fire, smoke, or water damage. Storage of uniforms and backdrops increases the fire load. Extinguishing equipment must be easily accessible. All cooking equipment must be properly protected if meals are prepared on the premises. Housekeeping must be excellent with regular trash pickup. Schools are often targets for vandalism and malicious mischief. There should be after-hours security to prevent unauthorized access.

Business income exposure can be high if a specialized classroom building, dormitory, or concert hall is shut down after a loss. A disaster plan should be in place identifying temporary facilities and suppliers that could be used in the event of a loss.

Inland marine exposure includes accounts receivable for payments from donors, parents and students, computers for offices, classrooms, and composing, and valuable papers and records for student information, musical scores, manuscripts, and library books. All data must be duplicated and kept off premises. Bailees coverage may be needed for instructors' and student's' instruments left at the school and contractors' equipment for machinery used to maintain the premises. Musical instrument coverage may be necessary for school-owned equipment loaned to students or taken off-site for performances. Outdoor signs can be struck by lightning or vehicles, blown over in heavy wind, or collapse due to the weight of ice and snow. A theatrical property floater should be used for the backdrops, uniforms and other items necessary when the students perform.

Crime exposure is from employee dishonesty and theft of money and securities. Background checks should be conducted on all employees handling money. There should be a separation of duties between persons handling billing and deposits and disbursements and reconciling bank statements. If cash is received for tuition or donations, receipts should be provided. Regular deposits should be made to prevent the buildup of cash on premises. Audits should be conducted at least annually. Should students assist in collecting cash in concession stands or for special events, there must be adequate supervision to prevent pilfering.



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Premises liability exposures are high due to the age and number of students and visitors. The adult/student ratio should be low enough to permit adequate supervision. Corporal punishment should not be permitted. If several grade levels attend the same premises, older children should be kept apart from younger children to prevent bullying and other inappropriate behavior. Classrooms should be arranged so instructors can see students at all times. Furnishings and musical equipment must be well maintained to prevent injury to students. Slips and falls can be prevented with good housekeeping and by maintaining nonskid floor coverings in good condition, with no frayed or worn spots on carpet and no cracks or holes in flooring, and prompt cleanup of spills. Sufficient exits must be provided and be well marked, with backup lighting systems in case of power failure. There should be a disaster plan for unexpected emergencies. Procedures for all emergencies should be posted, with employees trained to use them. Evacuation drills should be practiced regularly. Security issues are becoming more critical in educational settings. Access to the building must be limited during the hours of operation to prevent unauthorized access, students escaping, or kidnapping. Parking lots and sidewalks need to be in good repair with snow and ice removed and generally level and free of exposure to slips and falls. High levels of noise can result in hearing impairment. If there are dormitories, supervisors' references must be verified, including a criminal background check. There should be hard-wired smoke detectors in each living unit and common area. Immunizations and an emergency medical contact should be recommended for each student. There should be written policies regarding when a student is too ill to attend class and when the facility will contact parents or medical emergency providers in the event of illness or an accident. If the college has an on-premises medical clinic or police staff, professional liability coverage may be needed. Off-premises exposures can include concerts, competitions, field trips, class trips, overseas semesters, and research and development activities.

Personal and advertising injury exposures include allegations of assault or battery, discrimination, failure to prevent intimidation, humiliation, hazing or bullying by instructors or other students, false arrest or detention, invasion of privacy, slander and libel from publishing or broadcasting activities, unauthorized or intrusive searches, and wrongful expulsion. Exposures may arise from professor publications, including research stealing and disputes and copyright or patent infringement. Written procedures should be in place regarding the music school's intervening actions when the administration becomes aware of any allegations of such activities.

Abuse and molestation exposure is high if the music school instructs elementary or secondary level students. No coverage is available for the abuser. While there is some coverage in the standard market for the institution where the abuse occurs, it is very restricted. More complete coverage should be purchased through specialized markets. The school must take all care possible to protect students from predatory adults and older students through background checks, monitoring, and supervision, and reporting all allegations of abuse to the proper authorities.



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Directors and officers exposure arises from the decisions and actions of board members. All members should be required to attend meetings and conferences to remain current. Responsibilities should be rotated and minutes kept of all meetings. Policies and procedures should be published and consistently followed, especially as they relate to the election and removal of officers.

Professional liability exposure is high if the music school is affiliated with a college or university due to the number of professors and counselors employed. Verification of professional credentials is critical. Educational standards must be in writing and meet all criteria for state and federal licensing and accreditation.

Automobile exposure is generally limited to hired and non-owned due to employees running errands. If there are owned vehicles, all drivers must have appropriate licenses and acceptable MVRs. All vehicles must be well maintained and the records kept at a central location. If students are transported to events, there must be adequate supervision. There must be procedures in place regarding trips, length of travel, sleep time for drivers, and backup plans in case the driver becomes ill.

Workers compensation exposures are moderate. Music teachers can incur back sprains or hernias from lifting, hearing impairment from noise, or trips and falls over misplaced items. Welding and repairing of instruments can result in burns, cuts, or foreign objects in the eye. Many processes used for repairing musical instruments can cause lung, eye, and skin irritations. Use of flammables, solvents, lead-based paints, or chemicals from working on staging needs to be carefully evaluated. Protective equipment may be required. Use of computer keyboards can result in repetitive motion injuries. Workstations should be ergonomically designed. Exposure to communicable diseases can be high. Custodians can develop respiratory ailments or contact dermatitis from working with chemicals. Instructors may travel with students for competitions or performances and may intervene to protect them from injury. Unauthorized visitors can pose a threat to employees as well as students.

Minimum recommended coverage:

Business Personal Property, Accounts Receivable, Commercial Articles Floaters, Computers, Valuable Papers and Records, Employee Dishonesty, Money and Securities, General Liability, Directors and Officers, Employee Benefits, Umbrella, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Building, Business Income and Extra Expense, Earthquake, Equipment Breakdown, Flood, Leasehold Interest, Real Property Legal Liability, Spoilage, Bailees, Contractors' Equipment, Musical Instruments, Signs, Theatrical Property Floater, Computer Fraud, Extortion, Active Shooter, Cyberliability, Employment-related Practices, Professional, Business Auto Liability and Physical Damage, Stop Gap Liability