



ACE Commercial Risk Services® Educators Legal Liability Policy



Product Description	<ul style="list-style-type: none"> • ACE Scholastic AdvantageSM Policy form • A complete professional liability and employment practices liability product for a wide variety of learning institutions
Minimums	<ul style="list-style-type: none"> • None
Limits	<ul style="list-style-type: none"> • Up to \$5 million
Typical Client Profile	<p>Annual revenues less than \$25 million:</p> <ul style="list-style-type: none"> • Public schools • Private schools • Vocational schools • Charter schools • Community colleges • District programs, including pools, are eligible
Restricted Classes or Industries	<ul style="list-style-type: none"> • For-profit entities
Key Advantages	<ul style="list-style-type: none"> • Strong financials to protect your clients' liability exposures - with ratings of A+ (Excellent) from A.M. Best and A+ (Good) from Standard & Poor's • Admitted and non-admitted capability • Additional claims expense limit equal to aggregate limit • Separate \$25,000 Crisis Management Fund • Definition of "Insured Educators" includes executives, board members, student teachers, employees and volunteers, and ODL coverage for not-for-profit entities • Favorable venue punitive and exemplary damage coverage • Breach of fiduciary duty claims - \$25,000 expense sub-limit • Full coverage for employment related breach of contract claims; \$100,000 claims expense sub-limit for all other breach claims • No sub-limits for special needs, IEP hearings or desegregation • Includes Third Party Employment Practices Liability • Unmatched, professional claims team • Superior underwriting talent • Superior customer service • Member of the global network of ACE Group of Companies

The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by Westchester Fire Insurance Company, New York, NY, ACE American Insurance Company, Philadelphia, PA, or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. Surplus lines insurance sold only through licensed surplus lines producers. All products may not be available in all jurisdictions. ACE Westchester is the U.S.-based wholesale focused excess and surplus property and casualty operations of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). The ACE Group of Companies provides insurance and insurance for a diverse group of clients around the world. Additional information can be found at www.acewestchester.com.