

## Educators Elite® for Schools and Universities

Despite the best precautionary efforts, school or university employees and students traveling overseas are vulnerable to a wide range of perils that can trigger losses and lawsuits often not insured through a domestic insurance program, such as political unrest, sudden illness or accidental death, bullying, and more.

The WorldRisk Educator's Elite package policy provides a coordinated casualty insurance program tailored to the specific needs of educational institutions, helping to protect their human capital, property, and reputation.

### Foreign Commercial General Liability



*Does the school or university insure its students and volunteers for third-party liability while acting on its behalf? Is it covered for the unexpected costs of cancelling a study abroad program due to an international crisis?*

The Educators Elite broad form endorsement automatically provides additional insured status for trustees, officers, and members of the board, student teachers, interns, faculty, and volunteers, as well as student associations and clubs. Additionally:

- Our General Liability form insures liability for bodily injury and property damage for use of non-owned chartered aircraft with professional crew and the rowing shells and sculls used by the insured's crew team. Waiver of subrogation when required in written contract is embedded within the policy level common conditions, applicable to all lines of coverage.
- Our unique Crisis Response Study Abroad Deposit and Tuition Fees endorsement, a general liability coverage grant, provides a \$100,000 limit reimbursing the insured for non-refundable tuition fees that it must return to students when its study abroad program or trip is cancelled due to a crisis event.
  - This enhancement also applies to non-refundable deposit money the insured must pay to third-parties for services that are part of a study abroad/trip program cancelled due to a foreign crisis event.
- Coverage is also available for no-fault medical expenses from injury to athletic participants.

### Foreign Voluntary Compensation



*Will a school or university's domestic workers' compensation policy cover injury or illness to employees overseas? Does it respond to injuries outside of standard working hours? In the event of a military coup or political unrest, how will a school coordinate the evacuation of students and staff, and is this exposure currently insured?*

Educators Elite provides state of hire benefits and employers liability coverage for insureds' employees while they travel or are stationed outside the U.S.

- Coverage includes endemic disease, repatriation, and "reverse trip travel" by foreign employees temporarily travelling into the U.S. and Canada.
- WorldRisk automatically provides an emergency security and political evacuation coverage grant of \$25,000 per occurrence with no annual aggregate to extract staff and students safely from countries that become politically unstable.

### Kidnap and Ransom



*Are the school's employees and students insured for kidnap, hijacking, or wrongful detention?*

Educators Elite provides default limits of \$250,000 for various loss components (e.g., ransom monies, consultants' expenses, etc.), with no country restrictions (except where prohibited by U.S. government sanctions). Higher limits are available upon request.

## Travel Accident and Sickness



*Are students insured for accident and illness? Do employees travel with their spouses and children?*

Educators Elite provides 24-hour accidental death and dismemberment benefits, medical expenses, emergency evacuation, and family travel coverage for employees and their spouses and children on a primary basis while traveling internationally on a business trip, including 14 days of non-business related personal travel.

- Coverage can be extended to cover students, alumni, or any other individuals traveling on behalf of the school.
- Employees receive 24/7 access over the phone to the medical and travel assistance services of Travel Guard® if faced with a medical emergency, security issue or unexpected travel problem.

## Foreign Business Automobile Liability



*Do student interns, chaperones, and volunteers use autos overseas?*

Unlike auto liability coverage in the U.S., in some countries, mandatory local coverage is void if any alcohol is in the driver's bloodstream. This creates a potential coverage gap for U.S.-based educational institutions.

- Coverage is available for property damage and bodily injury arising from use of hired, owned, or non-owned vehicles overseas.
- Coverage attaches on a difference in conditions/difference in limits basis over compulsory local coverage.

**Coverage is also available for Property, Ocean Cargo, and Crime.**

## Claims Scenarios

A student was studying abroad for a semester in Argentina. An accident occurred while the host family was driving the student to the airport, and the student died. The student's family sued the sponsoring U.S. university, alleging the university was liable for the student's death because it selected the host family in Argentina. The policy provided coverage and defense for the university.

A university employee was working on a freightliner as part of a U.S. university's marine biology study abroad program in Mexico. While working, the employee was swimming when riptides pulled him under, and he drowned. The university's Foreign Voluntary Compensation and Travel Accident & Sickness policies provided coverage for the loss.

A high school Chinese language arts class traveled to China for two weeks during spring break. While on the trip, one of the students contracted encephalitis and became very ill. The insured's Travel Accident & Sickness coverage facilitated the student's quick evacuation from China back to New York to receive treatment.

**Visit [www.aig.com/worldrisk](http://www.aig.com/worldrisk) or contact your local WorldRisk underwriter to learn more.**

Insureds need to purchase Foreign Voluntary Compensation and Employer's Liability or Travel Accident and Sickness coverage to access Travel Guard services.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG provides insurance solutions that help business and individuals in more than 200 countries and jurisdictions protect their assets and manage risks through AIG operations, licenses, and authorizations, as well as network partners.

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