

Higher Education Risk Solutions Casualty Insurance

Primary and Excess Casualty Insurance for Institutions of Higher Education

From the infirmary to the ball field, the dormitory to the campus security office, institutions of higher education face diverse and severe liability risks. Yet many liability insurance policies stop substantially short of providing the critical protections these institutions need. Lexington Insurance provides financially strong liability coverage that builds in the additional liability protections now essential to colleges, universities, and professional schools nationwide. AIG's Higher Education Risk Solutions group provides a broad range of coverages tailored to colleges, universities, and professional schools nationwide.



Vital Ancillary Coverages

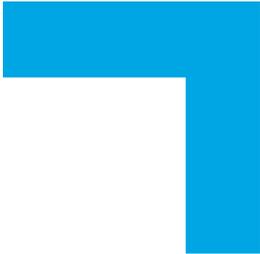
- Full liquor liability insurance for on campus restaurants and bars
- OnAlert® sexual misconduct liability insurance
- Medical malpractice insurance for an institution's teaching hospitals

Addressing the Many Facets of Higher Education Risks

Higher Education Risk Solutions Casualty Insurance spans an institution's liability exposures, including unique and difficult exposures such as liability arising from athletic participation, campus security professionals, student health centers, and on-campus daycare.

Lexington provides high-limit primary general liability and excess/umbrella limits up to \$100 million. We customize coverage for each insured, and automatically build in a wide range of provisions that expressly respond to the special needs of higher education risks, including:

- Sudden and accidental pollution, which includes coverage for pollution incidents in laboratories and other high-risk areas, such as swimming pool areas
- Watercraft liability insurance for owned boats, non-owned boats, and rowing shells and sculls
- A broad definition of insured that extends to the institution's trustees, Board of Governors, student teachers, and even student interns
- Incidental medical malpractice liability insurance for school infirmaries, nurses, and athletic trainers
- Liquor liability insurance
- Occurrence or claims-made forms are available; defense costs may be covered inside or outside policy limits



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Go to The Head of The Class...

With casualty insurance from Lexington, higher education institution policyholders secure exceptionally stable, large-scale capacity and coverage that is backed by our impressive financial strength. Policyholders also benefit from the proven, industry-leading claims and litigation management expertise of AIG, a world leading property, casualty and general insurance organization. Together, Lexington and AIG bring experience and resources to help higher education institutions manage and mitigate liability claims and litigation.

Online Risk Management Tools

Higher Education Risk Solutions policyholders receive complimentary access to the Lexington Insurance risk management trainer website, an easy to use, automated risk management system that allows a policyholder's employees to access up to 34 courses on safety and risk management topics. With this tool, institutions of higher education can cost effectively train employees and track their progress.

CrisisResponse®: More Coverage When It's Needed Most

Lexington's broader-than-ever CrisisResponse coverage provides policyholders with immediate funding to handle media attention and expenses to respond to a crisis event. Coverage is available for crisis events that occur during the policy period – regardless of whether the incident leading to the crisis event occurred before the policy period. The enhanced endorsement now includes crisis events arising from imminent threats of bodily injury, property damage or personal and advertising injury. It expressly provides response coverage for a wide-range of emergency situations, including those related to sexual molestation, arson, bombings, hostage takings, shootings, and food contamination incidents.

Up to \$50,000 is provided to help manage media attention surrounding an event, plus \$250,000 is available for fees and expenses necessary to mitigate adverse impacts and protect the institution's community, finances and reputation. Covered expenses include emergency psychological, funeral, travel, temporary living, and other costs to support those impacted by a crisis event.

For more information, please contact
us at lexcasualty@aig.com or visit
www.lexingtoninsurance.com.



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