

# DIRECTORS AND OFFICERS AND EDUCATORS LEGAL LIABILITY

## PROTECTION FOR YOUR DIRECTORS, OFFICERS AND EDUCATORS



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**AS A COMPANY THAT SPECIALIZES IN INSURING PRIVATE SCHOOLS, GUIDEONE HAS DEVELOPED SUPERIOR EXPERTISE AND OFFERS THE PROTECTION AND SERVICES YOU NEED TO HELP SAFEGUARD YOUR EDUCATIONAL INSTITUTION.** Directors and Officers and Educators Legal Liability (D&O/ELL) coverage protects your teachers, administrators, volunteers, board members and other staff from liability claims that can arise during the educational process.

### D&O/ELL COVERAGE FEATURES AND BENEFITS

- One convenient coverage form for both Directors and Officers Liability and Educators Legal Liability
- Low deductible
- Liability limit up to \$1 million. Higher limits can be purchased with an GuideOne Umbrella policy
- Expenses incurred by GuideOne to defend you against a claim will not reduce your limits of liability
- Up to \$10,000 of defense cost reimbursement for actions seeking non-monetary or injunctive relief
- Protects a wide range of persons and entities including:
  - The educational entity;
  - Governing boards, school committees, parent/teacher associations and similar governing bodies;
  - Past or present directors, officers, trustees and similar board members;
  - Lawful spouses of the directors, officers, trustees and similar board members;
  - Past or present employees, volunteers, student teachers, independent contractors; and
  - Newly acquired organizations, for up to 180 days.



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