

# Policy Coverages

This year's claims-made policy has higher aggregate limits and additional coverage enhancements. Below is an overview of the policy highlights:

## ■ Claims-made policy

- ◆ This policy provides coverage for claims made in the period the policy is active

## ■ \$1,000,000 per occurrence limit with a \$3,000,000 policy/program aggregate limit

## ■ Policy is excess of \$10,000,000 and all governing education and state codes. Your district typically carries a minimum of \$25,000,000.

## ■ Criminal Actions Defense

- ◆ \$5,000 per occurrence limit with a \$25,000 aggregate

## ■ Bail Bonds

- ◆ \$3,000 limit for each bond with a \$15,000 aggregate

## ■ Legal Services due to Identity Theft

- ◆ \$3,000 per occurrence limit with a \$15,000 aggregate

## ■ Sexual Abuse and Molestation

- ◆ \$50,000 per occurrence limit with a \$250,000 aggregate

## ■ Defense of Licensing Proceedings

- ◆ \$10,000 aggregate limit

## ■ Subpoena Assistance

- ◆ \$10,000 aggregate limit

## ■ Supplemental Payments

- ◆ Reasonable expenses, including loss of wages and a \$250 travel per diem if required to attend defense proceeding of a covered claim

# Exclusions

Hiscox will have no obligation to pay any sums, including any damages or claim expenses for any claim stemming from:

- Antitrust / deceptive trade practices
- Bodily injury / property damage
- Breach of contract
- Breach of warranty / guarantee
- Criminal proceedings
- Employment related liability
- Excluded costs and damages
- Excluded professional services
- Failure to maintain insurance or bonds
- Insured vs. insured
- Intellectual property
- Intentional acts
- Manufacture of goods / products
- Medical malpractice
- Misappropriation of funds
- Mold
- Pollution / environmental
- Prior acts/notice/knowledge
- Privacy
- Sexual misconduct
- Subsidiary outside control of named insured
- Third party discrimination
- Unsolicited telemarketing



## PROFESSIONAL LIABILITY INSURANCE



*The Association of California School*

*Administrators (ACSA) prides itself on*

*providing the best resources to all of its*

*members. This year, as with prior years, we*

*will be providing FREE Professional Liability*

*Excess Insurance to all ACSA members.*

## **FAQs about ACSA's Professional Liability Excess Insurance**

### **Who is an insured by the policy?**

All members of ACSA are covered while they are employed by a public school district, community college district, or State College or State University.

### **What kinds of claims are covered by this policy?**

Claims or lawsuits arising out of your employment activities with a public school district, community college district, or State College or State University.

### **I'm retired. Does this policy protect me?**

The policy covers retired ACSA members, as well as associate members who are on leaves of absence, for claims which are first made during the policy period based on alleged acts or omissions while the member was an active employee of a public school district, community college district, State College, or State University.

### **What insurer provides this coverage?**

With an A.M. Best rating of A, Hiscox Insurance Company provides coverage for this policy. Hiscox Insurance Company is domiciled and licensed in New York and conducts its business in California on a "non-admitted" basis.

### **What is Keenan & Associates' involvement with this policy?**

Keenan & Associates is the insurance broker for this policy and worked hand-in-hand with ACSA and Hiscox to create an insurance program specifically for ACSA's members' needs. Keenan is available to answer policy specific questions you may have.

### **What should I do if I am sued or a claim is made against me?**

Immediately report the suit or claim to your school district. California Government Code 825 requires all public employees to report claims to their employer. Your employer is required to provide you with an attorney as well as to pay any settlement or judgment against you. This policy is excess of all indemnification and insurance which is available to you through your employer.

## **What are your responsibilities in the event of a claim or allegation made against you?**

You must cooperate with Hiscox in the defense, investigation, and settlement of any claim, potential claim, breach, occurrence, or other matter notified to Hiscox, including but not limited to:

1. Notifying Hiscox immediately if you receive any settlement demands or offers, and send Hiscox copies of any demands, notices, summonses, or legal papers
2. Submit to examination and interrogation under oath by Hiscox's representative and give a signed statement of your answers
3. Attending hearings, depositions, and trials
4. Assisting in securing and giving evidence and obtaining the attendance of witnesses
5. Providing written statements to Hiscox's representative and meeting with such representative for the purpose of investigation and/or defense
6. Providing all documents and information Hiscox may reasonably request, including authorizing Hiscox to obtain records
7. Pursuing your right of recovery from others

**If you have any questions regarding the policy and/or the broker, Keenan & Associates, please feel free to contact:**

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**Keenan**  
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