

SPECIALTY EDUCATORS, TRAINERS AND INSTRUCTORS PRODUCT



PRODUCT FEATURES

- ▶ No liability deductible
- ▶ No designated premises endorsement
- ▶ Special Form available
- ▶ Replacement cost available

ELIGIBLE RISKS INCLUDE

Art instruction	Language instruction
Athletic instruction	Massage schools
Bartending schools	Medical/Nursing classroom instruction
Beauty schools	Music training
Business/Secretarial/Paralegal	Personal trainers
Charm/Modeling schools	Photography classes
Computer training	Poker/Gambling schools
Cooking instruction	Public speaking
Craft/Hobby	Reading instruction
Dance schools	Real estate training
Dressmaking classes	SAT/LSAT courses
Drama/Theater training	Tutoring services
Insurance training	Wine tasting schools

COVERAGES AVAILABLE

- ▶ General liability
- ▶ Professional liability included for most classes for no charge
- ▶ Abuse and molestation sublimit available for many classes
- ▶ Property
- ▶ Equipment breakdown
- ▶ Medical payments for students available for many classes
- ▶ Blanket additional insured endorsement
- ▶ Employee benefits liability

ADDITIONAL FEATURES

- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Contact with 24 hours of claim report by adjuster
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

CLAIM EXAMPLES:

- General liability:** A public speaking school student slipped and fell in the school’s restroom, resulting in a broken arm and sprained knee. The student filed a lawsuit against the school for pain and suffering, medical bills and rehabilitation expenses. The lawsuit was settled for \$68,000, and \$7,000 was paid in defense expenses.
- Professional liability:** A mother claimed her child’s learning center failed to render professional tutoring services for the SATs; he is now unable to get into the college he wanted to attend. The parents brought a lawsuit against the learning center for the cost to hire a special tutor and a refund of their money paid to the center. The claim was for \$10,000.
- Property:** A fire began at an insured’s computer instruction school when an employee plugged in the computers. The fire caused \$80,000 in building damage and \$36,000 in damages to business personal property. While the damages were being repaired, the computer instruction school had to shut down for two months, resulting in a business income loss of \$15,000 and \$10,000 in extra expenses to get the school up and running again. The entire loss came to \$141,000 in damages, and the claim was settled for the insured’s damages.