




## K-12 Education: Independent Schools Insurance Program



**Gallagher**

Insurance | Risk Management | Consulting



A photograph of two young girls on a school staircase. The girl on the right is wearing glasses, a white t-shirt, and denim shorts, and is smiling broadly while holding the hand of the girl on the left. The girl on the left is seen from the back, wearing a grey backpack and a striped shirt. The background shows a modern building with large windows. A blue semi-transparent box contains text at the bottom of the image.

## While you educate your students, let us help manage your risk.

We know that you need to focus on educating students. That's why we focus on you. In partnership with United Educators and other leading education specialty carriers, along with Gallagher's Scholastic First Insurance Programs, Gallagher's Education team has created a state-of-the-art insurance and risk management solution for independent schools. The program affords independent schools best-in-class coverage, tailored risk management programs and access to experienced risk management professionals committed to helping you protect institutional assets while minimizing your long-term cost of risk.

As the largest provider of risk management and insurance programs to schools across the nation, we understand independent schools. In collaboration with insurance markets and our clients, we have created sustainable, cost-effective programs that will protect your students, faculty, staff, assets and reputation.

# Expertise You Need

Our Gallagher Independent School Insurance Program offers a wide range of products and services built on a state-of-the-art technology platform, designed to improve communication and support our commitment to delivering exceptional client service.

## Gallagher's Education Coverages

- Auto liability and physical damage
- Directors and officers (D&O)
- Educators legal liability (ELL)
- Electronic device coverage
- Employment practices liability (EPL)
- Equipment breakdown
- Excess liability
- Fiduciary
- General liability
- Key person
- Media professional liability
- Property
- Sexual abuse and molestation
- Tuition refund
- Workers' compensation

## Benefits

### GALLAGHER'S SCHOLASTIC FIRST — SCHOOL RISK PURCHASING GROUP

- Crime
- Cyber
- Foreign travel
- Pollution
- Security risk management, violent acts, kidnap and ransom
- Student accident

### EXCESS AND HIGH EXCESS LIABILITY LIMITS

- Up to \$50 million excess liability in-house
- Full limits for ELL, D&O, EPL, sexual abuse, athletic injuries and auto liability

### INCENTIVES

- Free access to the Gallagher CORE360™ Learning Portal
- Assistance navigating difficult circumstances
- Gallagher's eRisk Hub
- Access to school tips including webinars, whitepapers, articles and risk control bulletins
- Access to the Safe Schools learning portal
- Claims and loss control consulting
- Benchmarking via Gallagher Drive

For more information, please reach out to our K-12 Independent Schools leadership team:

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## The Gallagher Way. Since 1927.

Gallagher is one of the world's largest insurance brokerage, risk management and consulting firms. As a community insurance broker and trusted local consultant, we help people and businesses move forward with confidence. With more than 34,000 people working around the globe, we're connected to the places where we do business and to every community we call home. Managing risk with custom solutions and a full spectrum of services, helping you foster a thriving workforce, and always holding ourselves to the highest standards of ethics to help you face every challenge—that's The Gallagher Way.



## Why Gallagher?

### Gallagher named one of the World's Most Ethical Companies® for 2020

Gallagher has been named one of the World's Most Ethical Companies® for the ninth consecutive year.<sup>1</sup> This designation is awarded to companies that conduct business at the highest standards.



### CORE360™ approach

CORE360™ is our unique, comprehensive approach to evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk. [ajg.com/CORE360](http://ajg.com/CORE360)



### Gallagher Better Works™

Gallagher Better Works™ is our comprehensive approach to building a better workplace by attracting, engaging and retaining top talent at the right cost. We align your people with your overall business goals by centering on strategically investing in your people's health, talent, financial wellbeing and career growth at the right cost structures to support a multigenerational workforce. [ajg.com/gallagherbetterworks](http://ajg.com/gallagherbetterworks)



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