

# Education's Own Insurance Company™

*United Educators (UE) provides liability insurance and risk management solutions to meet the unique needs of K-12 schools, colleges and universities.*



**As your institution navigates unique  
and evolving challenges, know that UE  
is here for you.**

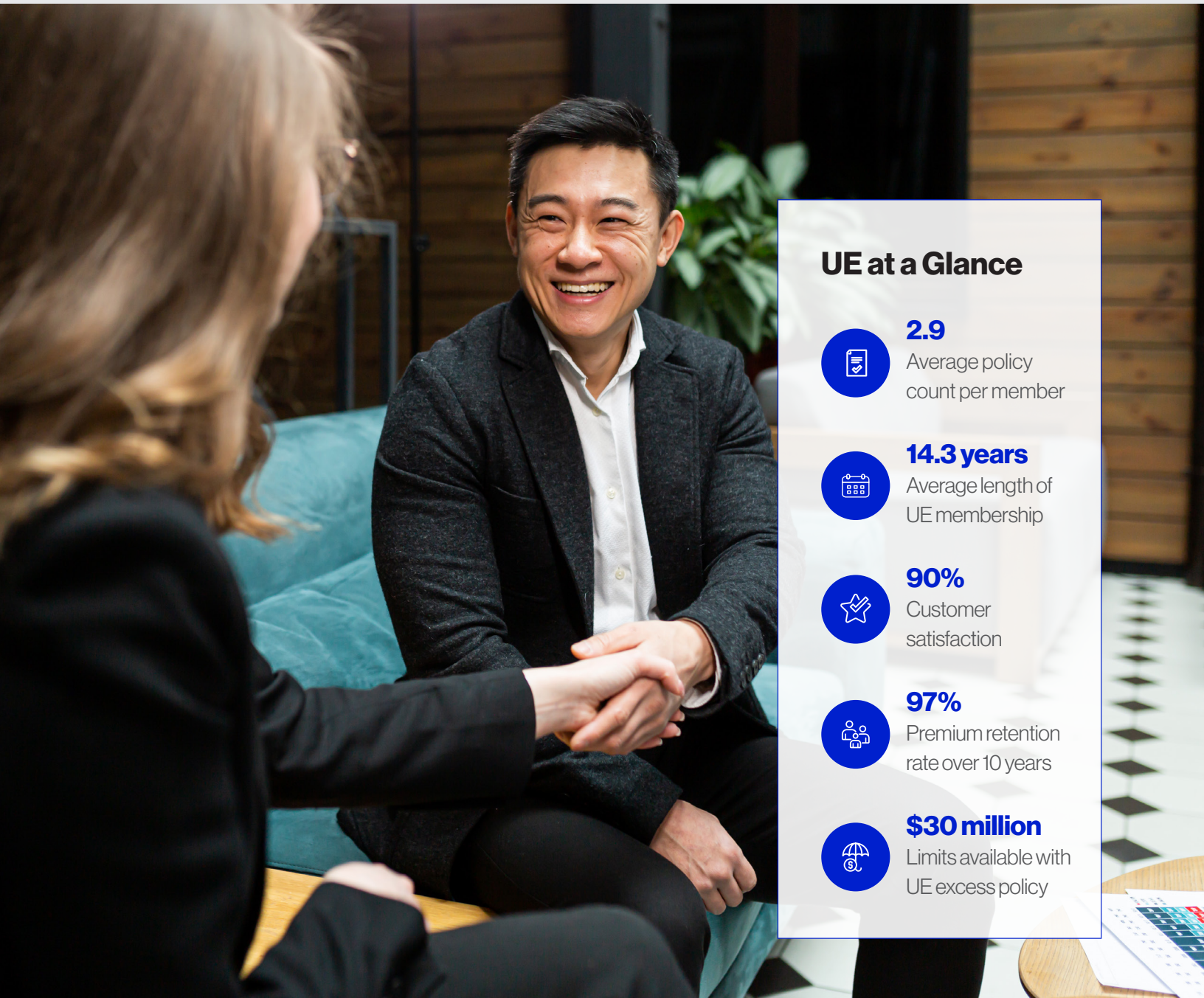
With a large and diverse membership of K-12 schools, colleges and universities, we remain committed to providing the coverage and tools needed to confidently operate your campus while managing education-specific risks. We strive to provide you with peace of mind so you can focus on what's important – delivering a high-quality academic experience.

Since our founding in 1987, our sole mission has been to serve education. We continue to innovate and find new ways to meet your coverage needs, help manage risk and efficiently resolve claims.





Rated A (Excellent) by AM Best  
**every year since 1998.**



### UE at a Glance



**2.9**

Average policy  
count per member



**14.3 years**

Average length of  
UE membership



**90%**

Customer  
satisfaction



**97%**

Premium retention  
rate over 10 years



**\$30 million**

Limits available with  
UE excess policy





## Comprehensive Coverage

Because we understand the unique risk profile of educational institutions, our policies are designed to address your specific exposures and provide appropriate coverage.

We remain committed to providing coverage for risks that other insurance carriers limit or avoid, such as traumatic brain injury and sexual misconduct. As partners with our members, we're continuing to offer coverage at significantly high limits despite fluctuations in the commercial insurance market.

### What We Offer

- Educators Legal Liability (ELL)  
*Limits up to \$30 million*
- General Liability (GL)  
*Limits up to \$30 million available under excess policy*
- Internships and Professional Liability (IPL)
- Public School (K-12) coverage, including:
  - Public School Liability (PSL)  
*Includes GL and Automobile Liability, limits up to \$10 million*
  - School Board Liability (SBL)  
*Limits up to \$10 million*

*All limits subject to underwriting review.*



“

I like working with UE because they truly understand the needs of higher education risk managers and provide tools and resources we need to do our jobs efficiently and effectively.”

— **Keesha Trim**, Senior Director Risk Management & Insurance, University of Richmond

“

UE is deeply engaged in the education space, which means they're highly knowledgeable and have lots of information they're willing to share.”

— **Jeffrey Cataldo**, Associate Head of School, CFO & COO, Kent School

“

We're grateful UE continues to lean into the operational risks our campuses face. While other carriers have backed away, UE has stepped up to the challenge.”

— **Stacie Kroll**, Managing Director, Higher Education Practice, Gallagher







## Expert Risk Management

UE continues to lead the industry in delivering practical, education-specific risk management solutions. Our experienced team develops resources that address the most pressing challenges facing K-12 schools, colleges and universities.

Members also receive personalized guidance from a risk management consultant through our complimentary **risk advice service**.

We value your dedication to promote a safer community by taking action to mitigate risks on your campus. Our **Risk Management Premium Credit (RMPC) program** enables eligible members to earn a discount on insurance renewal premiums by conducting specific risk management activities.

## Risk Management Resources

Eligible members receive access to an extensive library of risk mitigation resources, including:



Online courses



Podcast episodes



Publications



Risk advice



Webinars



Your UE Insider newsletter

### Example Topics:

- Data security
- Premises safety
- Sexual misconduct
- Student mental health
- Workplace harassment



## Thoughtful Claims Handling

When claims occur, you can rely on UE for effective claims resolution. Our Cool Head, Warm Heart® approach is designed to address both the claimant's personal and emotional concerns and your institution's financial needs.

Our staff of resolutions professionals, together with select outside defense counsel, provide the individual attention each claim deserves. Through early case evaluation and litigation management, we help our members avoid the expense, time, emotion and unpredictability of litigation.

We'll work to protect your interests in reaching a fair and equitable resolution of claims. And a

senior resolutions officer is available 24/7 should a catastrophic event occur.

Our **ProResponse**® program helps members mitigate risk with media relations, trauma and grief counseling, sexual misconduct investigation and threat assessment consultation services in the event of crisis.

Members benefit from our **pre-claim advice credit**\*, which reduces their self-insured retention when they seek early advice from UE-selected counsel for an incident that later becomes a claim.

*\*Subject to terms and conditions.*

**For more information about our liability insurance and risk management solutions, visit [www.ue.org](http://www.ue.org) or contact your insurance broker.**



**[www.ue.org](http://www.ue.org) | (301) 907-4908**

This document is intended to provide a general summary of coverage provided by United Educators' policies. This document should not be interpreted as a promise that all coverages are available to all members or that all claims will be covered. The information contained in this document does not amend or extend the actual policy of insurance. Coverage is provided only by the terms, conditions and limitations in the actual insurance policy issued by United Educators. Copyright © 2025 by United Educators Insurance, a Reciprocal Risk Retention Group. All rights reserved. UE-14051 8/25