



## EDUCATORS LEGAL AND EMPLOYMENT LIABILITY APPLICATION

**This application will be attached to and become a part of the policy.**

### I. GENERAL INFORMATION

1. Name of educational entity: \_\_\_\_\_
2. Physical address: \_\_\_\_\_
3. Mailing address (if different): \_\_\_\_\_
4. City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_
5. Contact Person: \_\_\_\_\_ Title: \_\_\_\_\_ Phone: ( ) --
6. Email address (if applicable): \_\_\_\_\_ Web Page: \_\_\_\_\_
7. Do you have a risk manager?  Full time  Part time  No; If part time, how many hours per week?
8. If so, please provide name: \_\_\_\_\_ Phone: ( ) --
9. Total number of board members:  Elected?  Appointed? If appointed, by whom?
10. If elected, are they elected by:  Single member districts, or  At large?
11. When was your entity organized or incorporated?
12. What is the largest city within 25 miles?

**13. Please describe your institution by checking every box that applies.**

- |   |   |  |   |
|---|---|--|---|
| <input type="checkbox"/> Municipal                      | <input type="checkbox"/> Public               | <input type="checkbox"/> Pre-School        | <input type="checkbox"/> Special Education    |
| <input type="checkbox"/> County                         | <input type="checkbox"/> Private / Non-Profit | <input type="checkbox"/> Kindergarten      | <input type="checkbox"/> Vocational/Technical |
| <input type="checkbox"/> State                          | <input type="checkbox"/> Private / For-Profit | <input type="checkbox"/> Elementary School | <input type="checkbox"/> Junior College       |
| <input type="checkbox"/> Special District               | <input type="checkbox"/> Parochial            | <input type="checkbox"/> Secondary School  | <input type="checkbox"/> College/University   |
| <input type="checkbox"/> Multiple District Cooperative* |   | <input type="checkbox"/> Charter School    | <input type="checkbox"/> Other*               |

**\*Please describe:**

14. Do you have your own Law Enforcement or Security department?  Yes  No
15. If not, do you contract with an outside agency for these services?  Yes  No
16. If so, with what entity?

**NOTE: PRU-TX also provides Law Enforcement and Public Officials Liability Coverage. Please ask your agent for more information and a PRU-TX application.**

### II. INSURANCE INFORMATION

1. Please complete the following chart based on coverage currently in force. Please indicate where coverage is not in force.

	Policy Type	Policy Number	Company Name	Expiration	Limits	Deductible	Premium
a.	Educators Legal						
b.	Employment Practices						
c.	General Liability						
d.	Law Enforcement						

2. Does your current Educators Legal Liability coverage have a Retroactive Date? If so, what is it?  Yes  No
3. Does your current Educators Legal Liability policy provide coverage for employment related practices?  Yes  No
4. Has your Educators Legal Liability coverage ever been denied, canceled or non-renewed?  Yes  No

If so, please explain:

5. Please tell us what terms you are interested in this year.

	Limits of Liability	Deductible	Effective Date	Bid Date
Option 1				
Option 2				

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**III. INSTITUTION PROFILE**

1. What is your enrollment?	<b>Currently</b>	<b>Last Year</b>	11. How many full-time employees?	_____
a. Full-time Students	_____	_____	12. How many part-time employees?	_____
b. Part-time Students	_____	_____	<i>Breakdown:</i>	
2. What percentage of the students are the following?			a. Certified instructors / Faculty	_____
c. Special Education	_____	_____	b. Non-certified instructors / Aids	_____
d. Disabled Students	_____	_____	c. Administrative personnel	_____
			d. Counselors / Psychologists	_____
			e. Nurses / Medical Professionals	_____
3. How many campuses do you have?			f. Custodial / Janitorial	_____
4. What is the enrollment at your largest campus?			g. Other: Police / Security	_____
5. Are any new campuses expected in the next 24 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	13. What is your average class size?	_____
6. Have there been any campuses closed in the last 24 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	14. For which services does your entity contract with independent contractors?	
7. Are any campus closings expected in the next 24 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Food	<input type="checkbox"/> Accounting/Financial
8. Has there been a reduction in staff in the last 12 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Transportation	<input type="checkbox"/> Specialized education
9. Is any reduction in staff expected in the next 12 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Custodial/Janitorial	<input type="checkbox"/> Clerical/Administrative
10. If you answered "Yes" to any of questions 3 through 7, please attach a narrative with a brief explanation.			<input type="checkbox"/> Medical/Health Care	<input type="checkbox"/> Extracurricular activities
			15. Do you require all subcontractors to carry their own liability coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No
			16. Do you require all subcontractors to include you as an Additional Insured?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**IV. GENERAL OPERATIONS AND PROCEDURES**

1. Do you have written policies and procedures for the following as pertains to <u>students</u> ?	<b>Last Updated</b>	4. Do you have written policies and procedures for the following as pertains to <u>teachers</u> ?	<b>Last Updated</b>
Suspension? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	Student suspensions? <input type="checkbox"/> Yes <input type="checkbox"/> No	___ / ___ / ___
Expulsion? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	Student expulsions? <input type="checkbox"/> Yes <input type="checkbox"/> No	___ / ___ / ___
Corporal punishment? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	Use of corporal punishment? <input type="checkbox"/> Yes <input type="checkbox"/> No	___ / ___ / ___
Possession of weapons? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	Disciplinary actions? <input type="checkbox"/> Yes <input type="checkbox"/> No	___ / ___ / ___
Drug testing and searches? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	Minimum standards testing? <input type="checkbox"/> Yes <input type="checkbox"/> No	___ / ___ / ___
Internet access? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	Teacher/student relationships? <input type="checkbox"/> Yes <input type="checkbox"/> No	___ / ___ / ___
Individuals with disabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	Sexual harassment/molestation? <input type="checkbox"/> Yes <input type="checkbox"/> No	___ / ___ / ___
Special education? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	Drug testing? <input type="checkbox"/> Yes <input type="checkbox"/> No	___ / ___ / ___
Sexual misconduct? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	Reporting physical abuse? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /
2. Do all students receive a "Student Handbook" addressing these issues?	<input type="checkbox"/> Yes <input type="checkbox"/> No	5. Do you conduct background investigations on all employees before employment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Do you have emergency contingency plans for the following:	<b>Last Updated</b>	6. Do you provide special education programs and related services?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Fire? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	7. Do other districts have access to your special education programs or facilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Flood? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	8. How many students have an Individual Education Plan (IEP)?	_____
Hurricane? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	9. Do you create your own IEP's?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Tornado? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /	10. If not, who does?	_____
Earthquake? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /		
Unauthorized intrusions? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /		
Violent acts? <input type="checkbox"/> Yes <input type="checkbox"/> No	/ /		

**Attachment:** Please provide a copy of your current student handbook

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**V. EMPLOYMENT PRACTICES AND PROCEDURES**

1. Do you have a human resources coordinator?  Full time  Part time  No
2. Describe their training and experience? \_\_\_\_\_
3. Do you have a written employment manual including all personnel policies and procedures?  Yes  No
4. Do all your administrative and supervisory employees maintain a copy?  Yes  No
5. Do these supervisors receive training in the proper implementation of your policies and procedures?  Yes  No
6. When was this manual last updated? \_\_\_\_\_ Date?        /        /
7. Is this manual reviewed by counsel experienced and qualified in employment law?  Yes  No
8. Is this manual distributed to all employees upon hiring?  Yes  No
9. Do you have a written policy with respect to both sexual and non-sexual harassment?  Yes  No
10. Do you follow a formal written procedure for employee disputes/complaints?  Yes  No
11. Are all actions to dismiss or demote employees reviewed in advance by legal counsel?  Yes  No
12. Do you require that due process be served and documented for all proceedings involving dismissal demotion or suspension?  Yes  No
13. Are all probationary or disciplinary actions recorded in writing and signed by the employee?  Yes  No
14. Are you an Equal Opportunity Employer?  Yes  No
15. Has there been a layoff of employees or reductions in service in the last three years?  Yes  No
16. Have you had a strike, slowdown, or other employee disruption in the last three years?  Yes  No
17. Has any person, former employee or job applicant filed a complaint or claim alleging unfair or improper treatment regarding employee hiring, remuneration, advancement, or termination of employment?  Yes  No
18. Have you had any disputes involving integration, segregation, discrimination or violation of civil rights?  Yes  No
19. Have any complaints been filed with the EEOC within the last three years?  Yes  No
20. Have all disputes, complaints, and claims been reported to your current or prior carriers?  Yes  No

**Attachment:** Please provide 1.) a copy of your current employment manual including policies and procedures pertaining to sexual harassment, discrimination, and employee grievances, and 2.) your current EEOC log.

**VI. FINANCIAL / BOND INFORMATION**

1. Please complete the following chart using budget figures for the past three years (must be completed)

Year	Revenues	Expenditures	Surplus(+)/Deficit(-)	Accumulated (+)/(-)

2. What is the amount of your outstanding bonds? \_\_\_\_\_
3. What is your latest bond rating? (Moody's or Standard Poor's)  No current Rating
4. What was your previous bond rating? \_\_\_\_\_
5. Has any bond issue been defeated within the past three years?  
If yes, has the proposal been resubmitted, or is it expected to be resubmitted? \_\_\_\_\_
6. Has your institution been in default on the principal or interest on any bond? \_\_\_\_\_
7. If yes to any of these questions, please give details: \_\_\_\_\_

**Attachment:** Please attach your most recent audited financial statement. If your entity does not have a formal audit on a regular basis, please provide your most current annual budget.

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**VII. LOSS HISTORY**

1. Has any claim been made against the entity, or any person in their capacity as an official or employee of the entity, in the last five years? If yes, please attach a narrative summary with details and status.  Yes  No

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2. Does any official or employee have any knowledge of any fact, circumstance or situation which might reasonably be expected to give rise to a claim? If yes, please attach a narrative summary with details.  Yes  No

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3. With respect to your Educational Institutions Liability coverage, please complete the following table using the total dollars expended for both the settlements of claims and the expenses associated with defending those claims. "Reserves" refers to the estimated future expenses to resolve or dispose of the claims and includes both settlement and defense expenses.

Year	Premium	Number of Claims	Total Loss Paid Including Deductible	Total Expenses Paid Including Deductible	Total Amount Reserved	Total Incurred Losses + Expenses

**Attachment:** Please provide a currently valued copy of your Educational Institutions and Employment Practice Liability Loss Runs for the past five years. **NOTE:** Your current and previous carriers are obligated and required to forward currently valued runs at your request. Please consult with your agent.

**VIII. WARRANTY AND ATTESTATION**

**Alabama:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

**Alaska:** A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

**Arizona:** For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**Arkansas:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**California:** For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in prison.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Delaware:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**District of Columbia: WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Idaho:** Any person who knowingly and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

**Indiana:** A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

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**Kansas:** Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A “fraudulent insurance act” means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Louisiana:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Maine:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.

**Maryland:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Minnesota:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Hampshire:** Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**New Mexico:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Rhode Island:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Tennessee:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Texas:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Vermont:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**Virginia:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NOTICE TO ALL OTHER STATE APPLICANTS:** Any person who knowingly includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

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The undersigned being authorized by, and acting on behalf of, the applicant and all persons or concerns seeking insurance, has read and understands this application, and declares that all statements set forth herein are true, complete and accurate. The undersigned further declares and represents that any occurrence or event taking place prior to the inception of the policy applied for, which may render inaccurate, untrue or incomplete any statement made herein will immediately be reported in writing to the insurer. The undersigned acknowledges and agrees that the applicant's submission and Insurer's receipt of such written report, prior to the inception of the policy applied for, is a condition precedent to coverage.

The signing of this application does not bind the undersigned to purchase the insurance, nor does review of the application bind the insurance company to issue a policy. The applicant does hereby agree that this policy, if issued, is issued in reliance upon the truth of this application, including all requested attachments, which will be incorporated into and made a part of this policy.


 \_\_\_\_\_  
**Applicant's Authorized Signature**

 \_\_\_\_\_  
**Title**

 \_\_\_\_\_  
**Date**


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**IX. INSURANCE AGENCY INFORMATION (to be completed by your agent)**


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1. Producer's Name: \_\_\_\_\_
  2. Agency: \_\_\_\_\_
  3. Mailing Address: \_\_\_\_\_
  4. City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_
  5. Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_
  6. Are you the incumbent agent?  Yes  No Email Address: \_\_\_\_\_
  7. Are you a licensed Surplus Lines Agent?  Yes  No License Number: \_\_\_\_\_
  8. State Tax ID Number: \_\_\_\_\_
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