

# General and Professional Liability

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## Limit of Coverage \$5 Million Per Occurrence (Note 2)

<u>Coverage</u>	<u>Exclusions</u>	<u>Deductibles</u>
Bodily Injury Liability and Property Damage Liability	Intentional Injury	\$2,500 Combined Deductible for either Bodily Injury or Property Damage
Sexual Abuse, (\$1M limit)		15% of the loss
Work Experience/Property of Others		\$2,500 each loss
Health Care Professionals Liability – As per policy limit	Injury caused from a Criminal Act Professional services of any physicians in the treatment of a patient.	\$2,500 each loss
Fire Fighting Expense		\$1,000 fire fighting
Non-owned Automobile (Volunteer Drivers)		As per owners automobile liability policy limits
Damage to Hired Autos – Limited \$50,000		\$1,000 each loss
Tenants Liability – Limit \$1.5 million		\$1000 each loss
Employee Benefits Liability	- Fraudulent, dishonest, or criminal acts - Failure to comply with Workers' Compensation Board or Unemployment Insurance Compensation laws.	\$1,000 each loss

<u>Coverage</u>	<u>Exclusions</u>	<u>Deductibles</u>
Bodily injury or property damage caused by: Specific Environmental Pollution - heat, smoke, or fumes from a hostile fire (which becomes uncontrollable or breaks out from where it was intended to be) - the application of a pesticide or herbicide provided that such operations meet all governmental standards \$1,000,000 limited pollution liability sub limit each event \$1,000,000 limited pollution liability total sub limit	Environmental Pollution (other than as specified under "Coverage")	\$2,500 Combined Deductible for either Bodily Injury or Property Damage
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**Board of Education Professional Liability**  
**Limit of Coverage \$5 Million Per Occurrence (Note 2)**

<u>Coverage</u>	<u>Exclusions</u>	<u>Deductibles</u>
Wrongful Act: - actual or alleged error, misstatement or misleading statement, negligent act or neglect or breach of duty	<ul style="list-style-type: none"> <li>• fraud, dishonesty</li> <li>• fines imposed by law</li> <li>• insured gaining an unlawful personal profit or advantage</li> <li>• false arrest, libel, slander, defamation of character, invasion of privacy, wrongful dismissal, wrongful eviction, assault or battery</li> <li>• bodily injury, sickness or disease attributable to exposure to asbestos, other contaminants or pollutants</li> <li>• contractual obligations</li> <li>• liability imposed by or arising under the Nuclear Liability Act</li> </ul>	\$25,000 each loss \$250,000 for class action lawsuits

**Note 1:**

The District's insurance policy covers any legal liability in excess of the amount covered by the driver's own automobile insurance.

**Note 2:**

The District has arranged excess liability insurance for the General Liability and Automobile Policies. The combined limit of these excess policies, plus the aforementioned primary policies, is \$40.0 million.