

# Better Protection for Education

Tailored coverage and expertise for public and private schools

Public or private kindergarten-12 through higher education, our expert underwriters can recommend all-lines coverage solutions with unwavering attention to the specialized needs of your institution.



## Look to Liberty Mutual for specialized coverages in:

- Kindergarten-12 public and private schools
- Charter and magnet schools
- Trade and vocational schools
- Online schools
- Accredited public, private, not-for profit and community colleges
- PTAs, booster clubs, and parent groups
- Religious schools, including houses of worship

## Education-specific coverage backed by experience

Backed by the stability of a Fortune 100 company — and decades of education experience — we take time to understand your school's unique challenges.

You benefit from our consultative approach, for a more informed, collaborative partnership.

### One trusted carrier, many options



- Commercial auto
- Commercial umbrella
- Property
- Workers compensation
- School leaders errors and omissions liability
- Sexual misconduct and molestation
- Violent event response
- Equipment breakdown
- Crime
- Deception fraud
- Cyber and data security
- Employment practices liability
- General liability
- Inland marine
- Law enforcement professional liability
- Blanket employee dishonesty bonds and position-specific bonds
- Pollution
- Accident and health



**SafetyNet™**

Answers when you need them with our secure, self-service website.

We close WC claims  
**16%** faster than  
the competition.<sup>3</sup>

## Partnership and service

We're here to serve you, your staff, and the families who count on you. With our broad array of services, we're ready to adapt with you as your school grows or changes.

### Dynamic risk control

Our risk control teams can help you identify and mitigate risks that cost time and money with:

- Professional building appraisals, at no cost to your school
- Human Resources Risk Management helpline and website, at no additional cost<sup>1</sup>
- Boiler inspection services that can provide state-required certificates<sup>2</sup>
- Risk control advice in person, on the phone, or online from experts with the latest information
- 24/7 online resources backed by research – to help you continually identify and reduce risk

### Proactive customer service

We work like part of your team, because we understand your school's needs. We can help by:

- Ensuring a smooth transition to Liberty Mutual
- Addressing industry, regulatory, and structural challenges
- Facilitating a superior claims experience by quickly addressing questions and resolving issues

### Fast and accurate claims

Whether a building is damaged, or a student or staff member is injured, you can rely on our claims professionals for fast, accurate service and cutting-edge technical tools that keep us at the forefront of our industry.

**Partner with Liberty Mutual**, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

**For more information on how Liberty Mutual can help, please contact any member of our public entity team.**

<sup>1</sup> The helpline and online content are provided by Workplace HELPLINE® LLC, d/b/a Enquiron, and its vendors, and not by Liberty Mutual Insurance or any of its affiliates. Liberty Mutual makes no representations about the effectiveness of Enquiron's services, advice, or website. Additionally, Liberty Mutual has no involvement in the consultation services and is not affiliated with the attorneys, Enquiron, or the website.

<sup>2</sup> When accompanied by our equipment breakdown coverage.

<sup>3</sup> Results are determined during 7/1/2017 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2016. Average cost based on a 5-year ultimate average.