



**Targeted Insurance Protection**

# Educational Institutions Program Overview



Cincinnati  
**Target**  
Markets



*Choose an insurance program from a financially strong company that offers more than insurance protection.*



## **Educational Institutions Program**

### **Protecting your educational institution**

To build a successful educational institution requires that you keep your organization running smoothly, so you recognize the importance of carefully analyzing your organization's risks and selecting your insurance company before you commit to a program.

## Selecting the right company

Whether your organization is a private K-12, a university, trade school or a recreational learning institution, consider Cincinnati's Educational Institutions Program. You can customize your insurance program with the professional advice from your local independent agent representing Cincinnati Insurance. You are free to focus on educating your students, knowing that you have a superior insurance program from a company offering:

- Over 34 years of expertise in insuring educational institutions
- A management team specifically dedicated to keeping our Educational Program on the cutting edge
- Unparalleled claims service
- Services and programs to help you reduce or avoid loss and plan ahead for a catastrophic event
- A+ (Superior) financial strength rating from A.M Best Company, assuring the availability of resources should you need them. Please visit [www.cinfin.com](http://www.cinfin.com) and Financial Strength to see our financial ratings
- Multi-year policy terms, saving you the added time and expense of annual renewals for most coverages in most states

## Insuring your organization

Your agent and Cincinnati Insurance understand that no two organizations are alike. We begin with our core property and liability coverages and from there add valuable coverages for qualified organizations:

- Business auto
- Directors, officers, trustees and organization liability coverage with educators legal liability for private nonprofit institutions

- Internet liability
- Sexual misconduct liability
- Trustee and fiduciary liability and employee benefits administration
- Worldwide liability and personal property coverage when students and instructors travel overseas
- Workers' compensation

## Rounding out your protection

You can customize your organization's policy by choosing from a wide variety of optional coverages:

- The CinciPlus® Commercial Property Power XC® or XC+® or the Commercial Property XC or XC+ conveniently package higher amounts of coverage or additional property coverages.
- Commercial Umbrella covers your liability for claims above and beyond the amount covered by your primary policies or certain claims not currently covered. Where your umbrella policy's terms are broader than your primary, an umbrella may cover claims with no deductible.
- Inland marine coverage tailored to insure your unique exposures.
- Equipment Breakdown coverage pays for a covered loss when equipment breaks down suddenly and accidentally.
- Employment Practices Liability Insurance provides financial protection against employee claims for wrongful termination, sexual harassment and discrimination.

## Helping to control risk

Let Cincinnati guide you on the road to success. With your policy, you receive our free loss control services – provided by experienced, knowledgeable local loss control representatives. Available for consultations, education and training services, Cincinnati's loss control services address the issues educational institutions face:

- Physical hazards
- Student safety
- Sexual abuse/molestation exposures
- Crisis response planning
- Workers' safety
- Auto fleet safety

Talk with your local, independent insurance agent representing Cincinnati to find out more about Cincinnati's Educational Institutions Program and all the services and expertise that comes with it.





[www.cinfin.com](http://www.cinfin.com)

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, quotes or policy service, please contact your local independent agent recommending coverage "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.