



STRONGER, SMARTER SOLUTIONS FOR COLLEGE AND UNIVERSITY RISKS

AIG Higher Education Risk Solutions addresses liabilities inherent in colleges, universities and trade schools. Main coverages include:

- General Property Insurance
- Property Terrorism Insurance
- Primary General Liability
- Excess Casualty Insurance
- Employment Practices Liability Insurance
- Directors And Officers Liability Insurance
- Accident & Health Benefit
- Educators Legal Liability Insurance
- Medical Malpractice Insurance
- International Insurance

WHERE EXPERIENCE COUNTS.

AIG Higher Education Risk Solutions has in-house teams of experts with experience handling complex, specialized claims for institutions of higher education. We also provide risk management services designed expressly to help our insureds mitigate their most potent risks, including employment practices exposures.

LEARN MORE

Please visit us at www.AIGHigherEd.com

The product descriptions in this brochure are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by brokers or potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy itself for the precise scope and limitations of coverage. Issuance of coverage is subject to underwriting.

U.S. risks placed with a surplus lines insurer must be placed in accordance with surplus lines laws and other applicable laws. Surplus lines insurers do not generally participate in state guaranty funds and insureds are not protected by such funds. The surplus lines market is a brokered market providing flexibility in rate and form to meet customer needs for high risk and specialized insurance products. All placements with surplus lines insurers are subject to underwriting by the insurer. Products may not be available in all states. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The information provided herein is made available only on request by an insurance professional(s).



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AIG HIGHER EDUCATION RISK SOLUTIONSSM



STRONGER, SMARTER SOLUTIONS FOR COLLEGE AND UNIVERSITY RISKS





AIG HIGHER EDUCATION RISK SOLUTIONS

The property and liability risks of institutions of higher education are uniquely diverse—and potentially catastrophic. A fire in a dormitory, a food borne illness in the dining hall, a serious injury from an overzealous stadium crowd or an allegation of harassment in a classroom are just a few of the events that can have disastrous consequences for these institutions.

Fortunately, the broad range of insurance products, large-scale capacity and highly-rated financial strength higher education institutions need to smartly manage these risks are readily available, through AIG Higher Education Risk SolutionsSM.

THE INTELLIGENT SOLUTION

AIG Higher Education Risk Solutions ensure that institutions of higher education are well prepared—whatever the risk may be. We offer a core curriculum of insurance coverages these institutions' risks require: from property terrorism coverage and umbrella liability to employment practices liability and accident & health coverage. We provide some of the highest limits available in the market. And as part of American International Group, Inc. (AIG), AIG Higher Education Risk Solutions offers the security of policies backed by high financial strength.

THE WISE CHOICE FOR HIGHER EDUCATION RISKS

AIG Higher Education Risk Solutions provides highly rated capacity and industry-leading underwriting experience to provide risk management solutions that will serve insureds well now—and long into the future. The core curriculum includes:

GENERAL PROPERTY INSURANCE We couple exceptional capacity with the underwriting flexibility to address virtually all of an institution's property risks—around campus and around the world. Difference in Conditions (DIC) and terrorism protection options are available.

PROPERTY TERRORISM INSURANCE Higher education institutions can secure essential protection that goes beyond the federally mandated terror cover and responds to losses arising from acts of terror committed in the U.S. or abroad.

Property exposures are addressed with high limits on high quality paper.

PRIMARY GENERAL LIABILITY Our exceptional underwriting flexibility and highly rated financial strength translate to outstanding liability coverage. Various attachment points and substantial limits are available.

EXCESS CASUALTY INSURANCE Institutions looking long term look to our highly rated excess follow form limits coupled with our proven claims and litigation management expertise. Excess protection can ultimately be provided encompassing excess professional and financial lines coverages.

EMPLOYMENT PRACTICES LIABILITY INSURANCE Expansive protection is provided for wrongful termination, sexual harassment and discrimination claims. Coverage can also include discrimination claims brought by outside third parties. Specialized, value-added services help insureds optimize workplace practices and mitigate employment liabilities.

ACCIDENT & HEALTH COVERAGE Important accident & health coverages can be provided for students, employees and faculty on school premises, at school-sponsored events or when traveling to or from school-sponsored events. Highly customizable programs can include AIG Assist[®] travel assistance services, which give students immediate access to emergency, medical, legal and information services worldwide.

EDUCATORS LEGAL LIABILITY INSURANCE Coverage is tailor-made to address the formidable exposures trustees, faculty, administrators and volunteers can face from claims alleging breach of duty or negligence related to curriculum, employment practices and fiduciary responsibilities.

MEDICAL MALPRACTICE INSURANCE Protection is provided for employees, students in training programs, volunteers and physicians (by endorsement) for claims arising from medical related professional services. Coverage includes an institution's medical center, university health clinics (student or non-student health clinics), as well as student health centers. Leading risk management services are also provided.

INTERNATIONAL INSURANCE International exposures for institutions of higher education can range from students traveling and studying abroad, to employer's liability connected to faculty on assignments overseas. Protection is provided for general liability, commercial auto, property risks, foreign voluntary workers compensation and kidnap & ransom/extortion. We can customize a package that responds to an institution's particular overseas exposures.

FOR ADDITIONAL INFORMATION,
PLEASE E-MAIL US AT
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