



# EDUCATORS LEGAL AND EMPLOYMENT PRACTICES 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:** BBPES also provides Law Enforcement and Public Officials Liability Coverage. Please ask your agent for more information and a BBPES 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				



III INSTITUTION PROFILE

Form section III containing questions 1-16 regarding enrollment, campuses, and contractors.

IV. GENERAL OPERATIONS AND PROCEDURES

Form section IV containing questions 1-10 regarding policies, procedures, and emergency plans.

Attachment: Please provide a copy of your current student handbook

**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.**

**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. ATTESTATION**

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.

**WARNING: 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 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.**

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

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

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

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

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: \_\_\_\_\_