



proVision® Education Endorsement

Schools and universities have unique exposures inherent to their business—concentration of values, critical seasonal tuition income, personal property of others, and research and development, to name a few. The Education Endorsement works in conjunction with the proVision® 4100 to give educational institutions the coverage they need.

Customized Education Coverage

The Education Endorsement extends the following valuable coverage as a result of a covered loss:

- **Emergency Evacuation Expense:** Covers costs to evacuate students and teachers at management's discretion or when a civil authority orders evacuation.
- **Fund Raising Expense:** Covers the fixed charges and expenses of a fund raising activity that is canceled or postponed.
- **Students' and Teachers' Personal Property:** Extends coverage for students' and teachers' personal property on-site.
- **Prizes and Giveaways:** Extends coverage to motor vehicles and watercraft intended as a prize or giveaway in conjunction with fund raising.
- **Professional Employee Replacement Expense:** Covers expense incurred to replace professional employees who have resigned as a direct result of insured physical loss or damage.
- **Research and Development Animals and Experiments:** Protects research projects by extending coverage to research animals, research experiments and project restoration costs.
- **Students' and Teachers' Relocation Expense:** Covers the relocation of students and teachers when living space is made uninhabitable.
- **Tuition and Fees:** Provides coverage for recovery of tuition and fees based on the school's academic calendar.

proVision 4100 Coverage

In addition to the customized coverage extended in the Education Endorsement, the proVision 4100 policy provides many coverages valuable to educational institutions. These include:

- **Unplanned Capital Expenditure:** Following a loss, repairing or replacing damaged property with like kind and quality may not make the best financial sense. Clients can elect to use their loss settlement for an unplanned capital expenditure of their choice.
- **Crisis Management:** Covers business interruption when access to a location is prohibited by order of a civil authority due to a violent crime, suicide, attempted suicide or armed robbery, including death or bodily injury caused by a workplace accident.
- **Protection and Preservation of Property:** Coverage for the necessary costs to temporarily protect and preserve property when a loss is immediately impending, including charges for temporary on-site security to prevent physical loss or damage as well as business interruption.
- **Green Coverage:** Allows the educational institution to repair or replace damaged property with "green" property. This coverage includes costs to get the property professionally certified by a "Green Authority."
- **Owned Network Interruption:** The proVision 4100 treats data like property and extends business interruption coverage to include failure of insured's electronic data processing (EDP) equipment or media as direct result of a cyber event, such as a malicious act directed at them or a Distributed Denial of Service (DDoS) attack, anywhere in the world.



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