

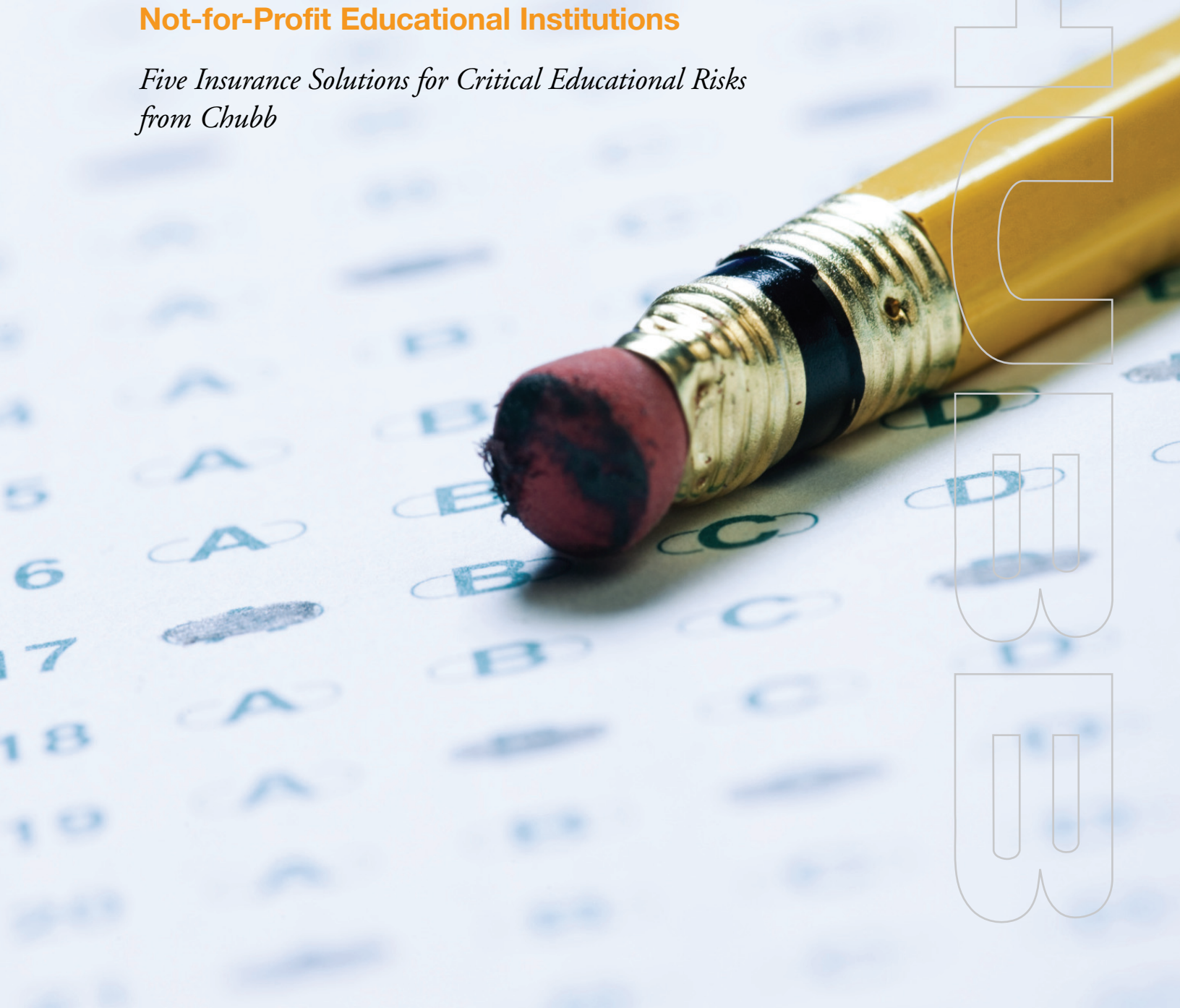


When the big test comes, will your insurance provider have the right answers?

**ForeFront Portfolio<sup>SM</sup> for  
Not-for-Profit Educational Institutions**

*Five Insurance Solutions for Critical Educational Risks  
from Chubb*

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# Purchasing Insurance for Your Educational Institution Shouldn't Be "Multiple Guess"

Running a complex educational institution can certainly be overwhelming. Fueled by an increasingly litigious society, courtroom challenges can push your institution to its financial breaking point.

Does your insurance coverage handle potentially catastrophic financial challenges like these?

- A faculty member claiming failure to grant tenure?
- A discrimination lawsuit from several employees?
- A teacher's lawsuit alleging wrongful termination?
- A wrongful education lawsuit arising out of a loss of academic accreditation?
- An allegation of mismanagement by a donor or parent?
- An allegation of pension mismanagement from a retired teacher?
- A federal agency demand to return program funding due to alleged noncompliance?
- Any combination of the above?

In addition to these critical liability exposures, your institution can be financially tested in other ways, as well:

- An embezzlement scheme carried out by a "trusted employee" over several years.
- An extortion threat against school property or personnel.
- A student abduction.

Educational resources are precious, but liability and crime losses can cost your institution dearly, even millions of dollars. Furthermore, your administrators, trustees, board members, faculty, and other employees don't expect to put their personal assets on the line when they go to work for your institution. You could say that without proper insurance coverage, your educational institution risks learning an expensive lesson. Will you be prepared for the final exam?

## Quick Study:

### Chubb's ForeFront Portfolio<sup>SM</sup> for Not-for-Profit Educational Institutions

At Chubb, we've been committed to protecting educational institutions for more than 25 years—through risk management education, the right insurance, and loss prevention. That's why we can offer *ForeFront Portfolio for Not-for-Profit Educational Institutions*—a flexible insurance solution with up to five coverage sections, as well as loss prevention and crisis management services.

With *ForeFront Portfolio for Not-for-Profit Educational Institutions*, you can select the insurance coverage your institution needs from an extensive portfolio of protection:

- Directors and Officers and Entity Liability Insurance (including Educator's Errors and Omissions Liability Insurance)
- Employment Practices Liability Insurance (optional Third-Party Liability Insurance also available)
- Fiduciary Liability Insurance
- Crime Insurance
- Kidnap/Ransom and Extortion Insurance

*ForeFront Portfolio for Not-for-Profit Educational Institutions* is specifically designed to take the guesswork out of insurance coverage. The policy's integrated coverage sections minimize potential coverage gaps that could exist when separate policies are purchased from different insurers. In addition, our policy complements additional Chubb coverages for educational institutions, including Property, Boiler and Machinery, General Liability, Commercial Auto, Workers' Compensation, Umbrella/Excess, and Environmental.

**YOUR ADMINISTRATORS,**  
trustees, board members, faculty, and  
other employees don't expect to put  
their personal assets on the line when  
they go to work for your institution.

## Coverage Highlights

The exceptional features of *ForeFront Portfolio for Not-for-Profit Educational Institutions* just might qualify for the honor roll:

Coverage Sections	Distinct <i>ForeFront Portfolio for Not-for-Profit Educational Institutions</i> Coverage Features
<b>Directors and Officers (D&amp;O) and Entity Liability, including Educator's Errors and Omissions Liability</b>	<ul style="list-style-type: none"> <li>• “Insured” includes your educational institution, as well as board members, trustees, committee members, officers, regents, chancellors, provosts, deans, personnel directors, risk managers, university counsel, administrators, chaplains, guidance counselors, faculty members, student teachers, teaching assistants, faculty aids, students performing services for the institution, independent contractors working for the institution, and volunteers.</li> <li>• Coverage includes:               <ul style="list-style-type: none"> <li>• Educator’s wrongful acts (errors and omissions).</li> <li>• Not-for-profit outside directorship liability.</li> <li>• Governmental funding claims defense costs.</li> <li>• Defense costs for breach-of-contract allegations.</li> <li>• Extension for employees’ spouses and domestic partners.</li> </ul> </li> </ul>
<b>Employment Practices Liability</b>	<ul style="list-style-type: none"> <li>• Coverage for:               <ul style="list-style-type: none"> <li>• Alleged discrimination, workplace and sexual harassment, retaliatory treatment, and other wrongful employment decisions; and workplace torts, including employment-related defamation, invasion of privacy, negligent evaluation, wrongful discipline, or wrongful act arising from the credentialing process.</li> <li>• Alleged wrongful employment decision, including wrongful demotion, denial or removal of tenure, or failure or refusal to promote or grant tenure.</li> </ul> </li> <li>• Access to Chubb’s Employment Practices Liability Loss Prevention Program.</li> </ul>
<b>Fiduciary Liability</b>	<ul style="list-style-type: none"> <li>• “Wrongful Act” includes allegations of breach of fiduciary duty and errors and omissions.</li> <li>• “Insured” includes your educational institution, its benefit plans, and its fiduciaries.</li> <li>• “Employee Benefit Plan” includes plans outside the U.S. and any excess benefit plans.</li> <li>• Coverage includes:               <ul style="list-style-type: none"> <li>• 502(i) and 502(l) civil penalties.</li> <li>• \$100,000 sublimit for qualifying voluntary settlement fees.</li> <li>• No deductible for most risks.</li> </ul> </li> </ul>
<b>Crime</b>	<ul style="list-style-type: none"> <li>• Coverage for:               <ul style="list-style-type: none"> <li>• Employee theft, money and securities while on premises or in transit, forgery, funds transfer fraud, and computer fraud.</li> <li>• Money order and counterfeit currency fraud.</li> <li>• Credit card fraud.</li> <li>• Investigative costs for covered losses.</li> </ul> </li> </ul>
<b>Kidnap/Ransom and Extortion</b>	<ul style="list-style-type: none"> <li>• Coverage for:               <ul style="list-style-type: none"> <li>• Expenses related to hijackings, wrongful detentions, and political threats.</li> <li>• Ransom or extortion payments.</li> <li>• Expenses related to public relations, medical services, and rest and rehabilitation.</li> <li>• Reward payments to informants.</li> </ul> </li> <li>• Unlimited access to The Ackerman Group, Inc., crisis management services.</li> </ul>
<b>Additional coverage highlights include:</b> <ul style="list-style-type: none"> <li>• Chubb has the duty to defend claims.</li> <li>• Coverage for punitive and exemplary damages (where insurable by law).</li> <li>• 100% defense costs allocation.</li> <li>• Prior acts coverage.</li> <li>• Noncancelable by the insurer once the premium is paid.</li> <li>• Worldwide coverage.</li> </ul>	

## The Chubb Difference

**Commitment and Expertise**—Experience is the best teacher. Chubb is one of the few insurers possessing the technical know-how required to tailor appropriate insurance solutions and effectively manage the claims of complex educational institutions.

**Superior Claims Management**—The true measure of a carrier is how it responds to and manages claims. We strive to treat each customer the way we would like to be treated if we experienced the same loss—with integrity, empathy, promptness, and fairness—and to reach mutually agreeable outcomes.

**Financial Strength**—Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor's and A.M. Best Company, the leading insurance rating services. For more than 50 years, Chubb has remained part of an elite group of insurers that have maintained Best's highest ratings.

**Loss Prevention Services**—Chubb's commitment to education extends to helping our customers prevent losses, through practical guidance and user-friendly tools, before they occur in the first place. Our extensive loss prevention services include:

- The Employment Practices Liability Loss Prevention Program, featuring ChubbWorks<sup>SM</sup>, an online resource containing educational programs, Human Resources policies and guidelines, and much more;
- Access to the crisis management services of The Ackerman Group, Inc.;
- Specialized loss control services—including property conservation and fire protection assessments, workplace safety analyses, and premises liability reviews—to help educational institutions incorporate loss prevention into their overall operational strategies; and
- A variety of educational loss prevention booklets on reducing exposure to directors and officers liability, employment practices liability, fiduciary liability, workplace crime, international travel risks, and more.

## No More Guesswork

Take the guesswork out of your insurance program by partnering with an insurer that's as committed to education as you are. For answers to your questions about *ForeFront Portfolio for Not-for-Profit Educational Institutions* and Chubb's other solutions for educational institutions, please call on your trusted agent or broker today. Chubb is on the Web at [www.chubb.com](http://www.chubb.com).

### EDUCATION RANKS *SECOND*

out of 15 business classes in D&O liability lawsuit *susceptibility* (the chance of being sued in a given year) and *frequency* (number of lawsuits against an institution in a given year).

(Source: Tillinghast Towers-Perrin's  
*2005 Directors and Officers Liability Survey*)



**Chubb Group of Insurance Companies**

Warren, NJ 07059

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

For promotional purposes, Chubb refers to the member insurers of the Chubb Group of Insurance Companies underwriting coverage: Chubb Insurance Company of Europe, S.A.; Chubb Insurance Company of Australia, Limited; Chubb Indemnity Insurance Company; Chubb Insurance Company of Canada; Chubb Argentina de Seguros, S.A.; Chubb do Brasil Companhia de Seguros; Chubb de Chile Compañía de Seguros Generales, A.S.; Chubb de Colombia Compañía de Seguros, S.A.; Chubb de Mexico Compañía Afianzadora, S.A. de C.V.; Chubb National Insurance Company; Federal Insurance Company; Great Northern Insurance Company; Northwestern Pacific Indemnity Company; Pacific Indemnity Company; Vigilant Insurance Company; Executive Risk Indemnity Inc.; Executive Risk Specialty Insurance Company; and Quadrant Indemnity Company. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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