

EDUCATORS INTERNATIONAL ADVANTAGE® EDGE

There are nearly 5,000 degree granting institutions in the United States with over 300,000 students studying abroad each year. That number increases drastically when you include the over 30,000 secondary schools with students traveling overseas.* Westchester understands the risks associated with global travel and has designed an exclusive foreign package policy that is comprised of comprehensive coverage enhancements specifically tailored to educators. Our experienced underwriters, presence in over 50 countries, and our knowledge of local jurisdictions, make Westchester the ideal partner to provide risk management solutions for your educational clients.

Why do I need this coverage?

The academic environment is challenging enough without having to worry about maintaining adequate protection to address the many risk exposures that may arise overseas.

- How would employees and students be evacuated from a foreign country in the event of a civil or military uprising or a medical emergency? Do they have the expertise to assess the severity of an incident and determine the appropriate security response?
- What if key personal information such as a passport, driver's license or credit cards are lost or stolen? Do they have the resources available to recover or replace these items?
- A citizen or corporation domiciled in a foreign country brings a suit against an educational institution. Will their domestic insurance extend and respond globally?

Does your insurance policy protect you, when you educate overseas?

The Educators International Advantage Edge extends enhanced coverages not typically provided by other foreign package markets.

General Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation
- Partnership and Joint Ventures as Additional Insureds
- Amendment – Knowledge of Occurrence
- Care Custody and Control Extension Coverage \$25,000/\$50,000
- Increased Supplemental Payments – Cost of Bail Bonds \$2,500 and Loss of Earnings \$500

Contingent Auto Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation

Property

- Miscellaneous Personal Property \$50,000
- Money and Securities \$25,000
- Valuable Papers and Records \$50,000
- Personal Property in Transit \$25,000
- Miscellaneous Unnamed Insured Locations \$50,000
- Accounts Receivable \$50,000
- Fine Arts \$25,000
- Newly Acquired Property \$100,000

*National Center for Education Statistics – <http://nces.ed.gov>
U.S. Department of Education

Employers Responsibility Coverage

- Waiver of Subrogation
- Amendment to include "board" member under the definition of employee

Other enhancements available for additional premium include:

- Emergency Reunion & Supplemental Repatriation
- Accidental, Death & Dismemberment coverage for students
- Contingent Medical coverage for employees, students and chaperones

When your classroom is the world, rely on an International Advantage policy to protect your interests in so many ways. Simply contact an International Advantage team member.

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