Knowing the education industry takes more than a quick study: it takes deep specialization.

Count on us

Since 1825, we've insured schools, writing the first fire insurance policy for Yale College (now Yale University).

Today, our commitment to insuring schools is stronger than ever.

Types of Schools We Write:

- Charter schools
- Private colleges
- Private K-12 schools
- Private religiously affiliated schools
- Trade/vocational schools

When it comes to managing risk for your education clients, trust someone who's done their homework.

We know the private education industry inside and out. This enables us to be there for your education clients with comprehensive product offerings and cost-saving services they need to manage risk. Here are some of our coverage options that earn high marks from educational institutions.

Educators Professional Choice℠ coverage can include:

» Educators Errors & Omissions Liability coverage
» Directors, Officers and Entity Liability coverage
» Employment Practices Liability coverage
» Flexible combined limits with up to $1,000,000 primary plus $10,000,000 Umbrella
» If separate limits are desired, we can offer up to $5,000,000 per coverage part or up to $10,000,000 for E&O only

Sexual Abuse and Molestation coverage is available to eligible institutions with an additional option to purchase Defense Reimbursement coverage for wrongfully accused persons. Learn more.

Wrongfully Accused Defense Reimbursement coverage available for a "Wrongfully Accused person" after a legal finding of "not liable" in a civil trial, "not guilty" in a criminal trial, or "dismissal with prejudice" of all charges or allegations of sexual abuse or molestation in a criminal charge. Available limits when purchasing sexual abuse and molestation coverage:

» $500,000 per Wrongfully Accused
» $1,000,000 Aggregate

Law Enforcement Liability coverage for schools employing their own police officer or contracting with a security company. This coverage is intended for law enforcement activities, including actions, advice, instructions or services that authorized law enforcement or security personnel perform as part of their duties. Learn more.

General Liability Educators Endorsement helps provide incidental medical malpractice coverage to the insured for losses arising out of the work of employed physicians, nurses, emergency medical technicians, paramedics and allied healthcare professionals plus a host of additional other coverages specific to the needs of schools.

Crisis Event coverage is intended for situations that impact students and staff. This coverage helps address post-crisis needs, including communications, counseling and certain related expenses.

The Hartford

Property Choice® offers a range of coverage extensions and specialized options tailored for colleges and schools:

- » Fine arts and exhibitions
- » Athletic equipment – off premises
- » Athletic/band uniforms and wardrobe – off premises
- » Fundraising expense reimbursement
- » Musical instruments and theatrical sets or scenery – off premises
- » Employees' and students' personal property
- » Outdoor trees, shrubs, sod, plants and lawns
- » Artificial turf

The Hartford's Multinational Choice offers a spectrum of coverage offerings to provide schools with a broad protection and peace of mind in over 220 countries.

Business Travel Accident (BTA) helps provide comprehensive accident protection to employees who travel for work, from across the street to around the world. Learn more.

Our timely, proactive claims approach is designed to support resolution whenever possible, with an emphasis on:

- Avoiding court proceedings
- Limiting publicity
- Containing financial costs
- Assigning experienced counsel

Education-specific risk management services are designed to help schools manage exposures and reduce losses. These resources include workshops, conferences, podcasts and on-demand webinars.

Comprehensive Product Offerings, All in One Place				
Property	General Liability	Auto	Workers' Compensation	Umbrella

Why The Hartford?

Proven reputation. For 200+ years, The Hartford has been delivering on our promises. The Hartford has been named one of the "World's Most Ethical Companies" by the Ethisphere Institute sixteen times.

Customers give us 4.8/5.0 stars for their claim experience[1]

★★★★★

4.8 star claims experience

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE™

200 Years

Experience insuring business

Learn more.

To find out how our specialization can benefit you and your customers, contact your underwriter or visit **TheHartford.com/schools**

The Hartford

[1] Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.