Help your customers protect those who protect their campus.

Recent headlines stress a growing need for campus security, but there are questions about liability when campus law enforcement acts. That's why we offer **Law Enforcement Liability Coverage** for private colleges with campus police, available as an endorsement to our General Liability Choice® (GL) policy for an additional fee and separate limits.

Coverage above and beyond your General Liability limits.[1]

Law Enforcement Liability per occurrence limit	Law Enforcement Liability aggregate limit
$500,000	$500,000
$500,000	$1,000,000
$1,000,000	$1,000,000
$1,000,000	$2,000,000

Designed specifically for law enforcement activities.

These are actions, advice, instructions or services that law enforcement or security personnel are authorized to perform, including:

- Processing and dispatching emergency calls to people who request emergency services, including any advice or instructions.
- The rendering of or failure to render emergency medical care or first aid services.
- Law enforcement services provided to other persons, organizations or entities by your clients' employees while they're off duty ("moonlighting").[2]
- Authorized duties or services performed by law enforcement or security personnel who aren't employed by your clients.

Protection that stands up to the most serious of claims.

By expanding our standard GL coverage specifically for campus police departments, we can help protect law enforcement personnel in worst-case scenarios.
This includes:

- Coverage for the use of force to protect, arrest or detain persons or to protect property, even if such force is alleged to be unreasonable or excessive.
- Coverage ($25,000 sublimit included) for personal property in the insured's care, custody or control when such property is received or taken from a person who has been arrested or detained.
  - » Example: A suspect's car being held in department custody during an investigation
- Coverage for exposures common to law enforcement activities, such as:
  - » False or improper service of process
  - » Violation of property rights
  - » Violation of civil rights
  - » Violation of the right of public occupancy

Learn more.

Contact your local agent from The Hartford or visit
TheHartford.com/education

The Hartford

[1] Coverage may be offered through the umbrella only when $1 million per occurrence/$2 million aggregate limits are purchased.

[2] Covered only if employees are authorized to do so, in writing, prior to the injury or damage for which coverage is sought.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of December 2025.

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