School Law Enforcement

Peerless Insurance™ School Program

The unthinkable can happen anywhere and we can provide your school community with appropriate protection for your enforcement actions. Our proven expertise can make a difference in today's litigious environment.

Law Enforcement Professional Liability Coverage

- Provides claims-made protection for the insured's legal obligation to pay compensatory damages because of bodily injury, personal injury or property damage arising from wrongful acts committed during performance of school law enforcement activities.
- Personal injury includes but is not limited to assault, battery, false arrest, detention or imprisonment, malicious prosecution, abuse of process, unnecessary use of force, discrimination, violation of civil rights, slander, libel, wrongful eviction, wrongful entry, invasion to right of privacy, violation of the right to privacy and violation of right to public occupancy.
- Claims are settled with the named insured's consent subject to certain conditions.
- Coverage is provided for attorney's fees the insured is legally obligated to pay as a result of an adverse judgment.
- Coverage is worldwide if a lawsuit is brought domestically.
- Members of the school's board of governors, board of education, school committee, board of trustees or commission are included as insureds. The school's employees and volunteer workers are also included as insureds within the scope of their law enforcement activities.
- A minimum deductible of $2,500 applies.
- Limits are available up to $1,000,000 Each Wrongful Act and $1,000,000 Aggregate. Additional limits are available under an umbrella policy.
- Two Discovery Periods are available if coverage is canceled or non-renewed:
  - A 60-day Basic Discovery Period is automatically provided.
  - A 36-month Extended Discovery Period is available by endorsement for an additional charge.
- Non-Monetary Relief Coverage is available by endorsement for defense of the insured against claims seeking injunctive relief or other non-monetary relief.

Peerless Insurance Member Underwriting Companies:
American Fire and Casualty Company, Excelsior Insurance Company, Indiana Insurance Company, The Netherlands Insurance Company, The Ohio Casualty Insurance Company, Ohio Security Insurance Company, Peerless Indemnity Insurance Company, Peerless Insurance Company, West American Insurance Company
(Not all companies may be licensed in all states.)

This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions, and limitations are contained in your insurance policy.

The Company of Choice®

Peerless Insurance®
Member of Liberty Mutual Group

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