



Specialty Educators, Trainers and Instructors



888-523-5545
USLI.CA

PRODUCT FEATURES

- ▶ No liability deductible
- ▶ No designated premises endorsement
- ▶ Broad Form available
- ▶ Replacement cost available

COVERAGES AVAILABLE

- ▶ General liability
- ▶ Professional liability included on most classes for no charge
- ▶ Abuse and molestation sublimit on many classes
- ▶ Property
- ▶ Equipment breakdown
- ▶ Medical payments for students on many classes
- ▶ Blanket additional endorsement
- ▶ Employee benefits liability

ADDITIONAL ADVANTAGES

- ▶ Financial stability of an AM Best rated A++ carrier
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Comprehensive background checks*:
 - National registered sex offenders search
 - Multi-court criminal database search
 - Social Security number verification
 - Address history check
 - OFAC global homeland security search
 - County criminal searches
 - Access to the most comprehensive, accurate and reliable background check database available

**As a USLI policyholder, your first background check is FREE and then pricing for each additional screen starts at \$10, excluding court and/or state fees that may apply.*

We offer comprehensive coverage for the following types of specialty schools:

- | | | | |
|----------------------------------|--------------------------|-------------------------|--------------------------|
| ▶ Art instruction | ▶ Cooking instruction | ▶ Massage schools | ▶ Poker/Gambling schools |
| ▶ Athletic instruction | ▶ Craft/Hobby | ▶ Medical/Nursing | ▶ Public speaking |
| ▶ Bartending schools | ▶ Dance schools | ▶ classroom instruction | ▶ Reading instruction |
| ▶ Beauty schools | ▶ Dressmaking classes | ▶ Music training | ▶ Real estate training |
| ▶ Business/Secretarial/Paralegal | ▶ Drama/Theater training | ▶ Personal trainers | ▶ Tutoring services |
| ▶ Charm/Modeling schools | ▶ Insurance training | ▶ Photography classes | ▶ Wine tasting schools |
| ▶ Computer training | ▶ Language instruction | | |

CLAIM EXAMPLES

General liability: A public speaking school student slipped and fell in the school's restroom, resulting in a broken arm and a sprained knee. The student filed a lawsuit against the school for pain and suffering, medical bills and rehabilitation expenses. The lawsuit was settled for \$68,000, and \$7,000 was paid in defense expenses.

Professional liability: A mother claimed her child's learning center failed to render professional tutoring services for a large math exam; her child failed the exam, and subsequently the class, and is now unable to get into the university he wanted to attend. The parents brought a lawsuit against the school for the cost to hire a special tutor and a refund of their money paid to the learning center. The claim was for \$10,000.

Abuse and molestation: A dance school student brought a lawsuit against the school alleging negligent hiring of an instructor who improperly touched her during a lesson. Attorneys were hired to defend the school. The case was dismissed after no negligence was found on the part of the school. Defense costs totaled \$35,000.

Property: A fire began at an insured's computer instruction school when an employee plugged in the computers. The fire caused \$80,000 in building damage along with \$36,000 in damages to business personal property. While the damages were being repaired, the computer instruction school had to shut down for two months, resulting in a business income loss of \$15,000 along with \$10,000 in extra expenses to get the school up and running again. The entire loss came to \$141,000 in damages, and the claim was settled for the insured's damages.

Equipment breakdown: An on-premises power outage at a cooking school caused the freezer to shut down and the food inside the freezer to spoil. An equipment breakdown claim was made for the \$5,000 of spoiled food. In addition, the school had to shut down for several days, resulting in an additional loss of income of \$2,500. A claim was presented, and the insured was reimbursed for their loss.



Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Centre (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



bizresourcecentre.ca