

## EDUCATIONAL INSTITUTIONS: LAW ENFORCEMENT LIABILITY COVERAGE



**PROTECT THE PEOPLE WHO PROTECT YOUR CAMPUS.**

**COVERAGE ABOVE & BEYOND YOUR  
GENERAL LIABILITY LIMITS<sup>1</sup>**

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

Recent news headlines have underscored the need for heightened security on campuses across the country. But how do you protect the people you've hired from liability claims that may come up as a result?

To help address this critical issue, The Hartford has developed law enforcement liability coverage for private colleges who employ their own police officers.

It's offered as an endorsement to our General Liability Choice<sup>®</sup> (GL) product for an additional charge - with separate limits. See the chart at left for details.

**Prepare. Protect. Prevail.<sup>SM</sup>**

continued



### COVERAGE DESIGNED SPECIFICALLY FOR LAW ENFORCEMENT ACTIVITIES

Law enforcement activities are actions, advice, instructions or services that your 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 employees while they're off duty ("moonlighting")<sup>2</sup>
- Authorized duties or services performed by law enforcement or security personnel who aren't your employees

### HELP KEEP THEM COVERED IN CASE OF SERIOUS CLAIMS

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

- 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

### LET US HELP PROTECT AND SERVE YOUR CAMPUS.

For more information on how The Hartford can help protect your campus, students and staff, contact your local agent from The Hartford or visit [THEHARTFORD.COM/EDUCATION](http://THEHARTFORD.COM/EDUCATION).

<sup>1</sup> Coverage may be offered through the umbrella only when \$1 million per occurrence/\$2 million aggregate limits are purchased.

<sup>2</sup> Covered only if you have authorized your employees to do so, in writing, prior to the injury or damage for which coverage is sought.

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