COLLEGE & UNIVERSITY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for colleges, universities, and community colleges. Priorities reflect typical exposure for this class; confirm against your actual operations.

CORE **PREVALENT** **SITUATIONAL** — *Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**General Liability**	Covers campus premises, events, and student injuries.	CORE
☐	**Educators Legal Liability (D&O / E&O)**	Covers board, faculty, and administrative wrongful acts, including student and Title IX claims.	CORE
☐	**Sexual Abuse & Misconduct Liability**	The largest education losses; reviver statutes reopen decades-old claims.	CORE
☐	**Property & Business Income**	Covers buildings, labs, and lost tuition after a major loss.	CORE
☐	**Umbrella / Excess Liability**	Hazing deaths and abuse cases reach well beyond primary limits.	CORE
☐	**Workers' Compensation**	Covers faculty, staff, and student employees.	CORE
☐	**Cyber Liability**	Institutions remain prime targets for ransomware and data breaches.	CORE
☐	**Student Accident / Athletic Catastrophic**	Pays student-athlete injury costs and catastrophic injuries.	PREVALENT
☐	**Foreign Package (Study Abroad)**	Covers students, faculty, and programs outside the U.S.	PREVALENT
☐	**Pollution / Environmental Liability**	Covers labs, power plants, and fuel tanks.	SITUATIONAL
☐	**Fiduciary / Crime**	Covers retirement plans, endowment, and employee theft.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by colleges is old sexual misconduct exposure. Reviver statutes let survivors sue over abuse from decades ago, and the policy that responds is the one in force when the abuse happened. Many institutions cannot find those old policies, and current sexual misconduct limits are often sublimited. Locate historical GL policies now, and confirm your sexual misconduct limit follows up your excess tower.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.