How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A ABUSE & MOLESTATION — NON-NEGOTIABLE

- ☐ Separate coverage with its own limit; defense treatment understood.
- ☐ Background checks and re-screening of staff and volunteers documented.

B EDUCATORS LEGAL / PROFESSIONAL LIABILITY

- ☐ Coverage for education-related claims: discipline, special education, failure-to-educate allegations.

C DIRECTORS & OFFICERS + EMPLOYMENT PRACTICES

- ☐ **D&O** protects the board / trustees personally.
- ☐ **EPLI** for discrimination, harassment, and wrongful-termination claims.

D GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for premises, sports, and events, with limits matching activity.
- ☐ **Property** for buildings, contents, and equipment at replacement cost.

E TRANSPORTATION

- ☐ Buses/vans covered with appropriate limits and vetted drivers.

F CYBER & DATA

- ☐ **Cyber** coverage for student/family data and breach response.

G LIMITS & REVIEW

- ☐ **Umbrella** across the program.
- ☐ Reviewed at least annually.

H QUESTIONS WORTH ASKING YOUR BROKER

- "Is abuse & molestation separate, with its own limit, and how is defense treated?"
- "Do we have educators legal / professional liability for education claims?"
- "Is my board protected by D&O?"
- "Are our buses and drivers properly covered?"
- "Do we have cyber coverage for the student data we hold?"

I 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. 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.