

PROTECTING ACADEMIC INSTITUTIONS

The fact is schools face risks....

It is not enough to depend on waivers to absolve legal responsibility and local law enforcement or embassy resources to handle these situations. The Academic Security Risk Management program goes beyond a traditional kidnap and ransom policy to provide coverage and resources for exposures specific to academic institutions.

COVERED EVENTS

The dangers facing academic institutions are numerous and varied. Covered events may include:

- Violence resulting in injury or death, involving media
- Threats to damage your property
- Threats to disrupt computer systems or divulge information
- Disappearance of students from campus, school events or study abroad programs
- Express kidnap/kidnap for ransom
- Abduction of children and infants from campus facilities
- Hostage taking or detention
- Unexpected political instability requiring evacuation

WHO IS IT FOR?

Public and private K-12 schools, colleges, universities and vocational schools of all sizes.

Directors, officers, employees, students, faculty, volunteers, and visitors to the insured's premises are all covered under the policy.

COVERED LOSSES MAY INCLUDE

- Revenue loss/tuition reimbursement
- Ransom/ extortion monies
- Legal liability
- Costs associated with evacuation and investigations
- Death and dismemberment benefit
- Cost of professional risk consultants deployed within 24 hours worldwide

- Students' and employees' medical charges
- Cost of leasing facilities off-site if school facilities are off limits
- Cost for increased security
- Cost of counseling for students, staff and families
- Communication and public relation services
- Financial loss incurred by families and employees
- Rest and rehabilitation costs for insureds and families directly affected

MITIGATING YOUR RISK

To aid in prevention efforts, academic institutions insured with Schinnerer have access to the best risk negotiators in the industry.

Part of your premium is available to supplement the cost of these services: simulated security event exercises, travel awareness seminars and risk analysis prior to overseas travel. Our risk management specialists are dedicated to preparing and educating academic institutions on all types of scenarios.

INSURANCE—AND EXPERTISE

While prevention is key, it's impossible to protect everyone all the time. An Academic Security Risk Management policy is a valuable tool that can help protect academic institutions from the many risks they face.





PROTECTING ACADEMIC INSTITUTIONS

An Academic Security Risk Management policy can help reimburse an institution for the payment of a ransom following a kidnapping or extortion threat and can help pay for experts to navigate the organization through an ordeal.

Equally important, a good policy provides confidentiality. Everything associated with coverage and support in a crisis will be handled with complete discretion, thus minimizing media attention.

ACADEMIC INCIDENTS

The following incidents were taken from news stories detailing situations that occurred throughout the world. These stories illustrate the scope of the dangers faced by academic institutions.

Violence

A graduate student at a Midwest university opens fire on students in a lecture hall, killing five before turning the gun on himself.

Taking six girls hostage at the high school in a mountain town, a gunman used them as human shields for hours before he shot and fatally wounded one of the girls and then killed himself as a SWAT team moved in.

Kidnap / Detention

A 20-year-old U.S. exchange student at a university in the Middle East was kidnapped on a trip. He was videotaped holding his university ID saying that his kidnappers would execute him if a conflicting region did not release prisoners.

A Ph.D. candidate in Cultural Anthropology from a U.S. university on a research trip in Eastern Europe was detained and convicted of smuggling when he attempted to leave the country with books he had bought in secondhand bookstores for his research.

Extortion

A medical transcriptionist in Southeast Asia—where work had been outsourced—attempted to extort money from a U.S. university run medical center by threatening to reveal confidential material about patients.

Public school district administrators in the Southwest enhanced security measures at area schools following a threatening letter received by extortionists. The letter said “bodies will fall on school yards” if city officials did not pay money demanded.

Political Evacuation

Eight U.S. undergraduate students and their staff leader were suddenly caught in post-election violence in Africa. Commercial transportation was unavailable, forcing them to embark on a 40-mile journey without security to a neighboring country’s border.

For More Information contact:

Sarah Katz

Tel: 301-961-9898

Fax: 301-951-5444

E-mail: Sarah.J.Katz@Schinnerer.com

For additional information visit www.PlanetKandR.com

This information is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policy described. Nothing contained herein should be construed as an acknowledgement by Schinnerer that a given situation may be covered under a particular policy. © 2007, Victor O. Schinnerer & Company, Inc.



VICTOR O.
SCHINNERER
& COMPANY, INC.