



School Insurance 101

Outline

- Insurance policies are contracts
- What's **critical**?
 - Type of Coverage
 - Limits
 - Who is an insured?
 - Claims Service
 - Loss Control
 - Exclusions
- What is **important**?
 - General Agreement Conditions
 - Deductibles
 - Definitions
 - Financial Condition of Carriers
 - Expanded Coverage
- What are **some considerations**?
 - Market Clout
 - Dividends
 - Agent or Agency Experience