

Case Study:

Liability Coverage: For an International School

A tragic event occurs during a field trip with an international school based in Southwest Asia. Fortunately, the school's general liability insurance protects the school financially by providing money for compensation and legal fees.

Profile

The client is a non-profit, independent school, implementing an American college prep curriculum in English. The student population is composed of many nationalities including Americans whose parents are part of the international business community or serving in the diplomatic corps.

An Accident Occurs

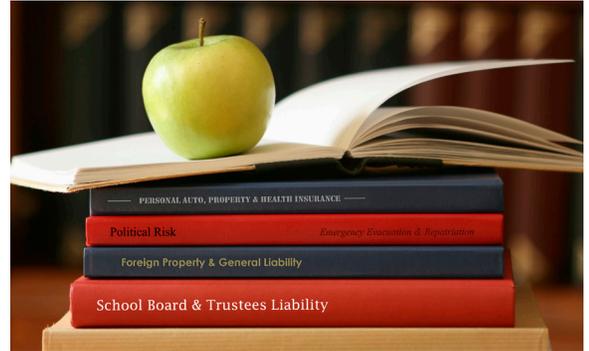
Twenty-two students were attending a three-day class field trip to learn more about the history of the country and its people. The students were being transported in two pickup trucks to a nearby farm that was providing transportation, food and accommodations. The first truck carried half of the students and two teachers, the second carrying the remaining students and two employees of the farm.

One of the students in the second truck fell out of the moving vehicle and suffered a fatal head injury. The parents of the student sued the school knowing they would not receive any financial recourse from the farm owners and could not take them to court as it is not practiced in the country.

Clements immediately worked with the underwriter, to assign a claims adjuster and team of attorneys to represent the school.

Resolution

A settlement was reached, and the insuring company compensated the parents. The general liability coverage of the school's foreign package policy paid the settlement and related attorney's fees.



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