

United Educators – General and Excess/Umbrella Liability “Nine Deadly Sins” – Required Incident Reporting

In addition to an actual “Claim”, defined in the University’s insurance policies as 1) a Complaint or Lawsuit, or 2) an Attorney Letter threatening or implying a lawsuit, United Educators requires reporting “as soon as practicable” an occurrence involving any of the following:

1. Fatality
2. Major paralytic conditions such as paraplegia and quadriplegia
3. Second or third degree burns to 25% or more of the body
4. Amputation, permanent loss of use or permanent loss of sensation of a major extremity
5. Head or brain injuries resulting in coma, behavioral disorders, personality changes, seizures, aphasia or permanent disorientation
6. Loss of sight in one or both eyes or loss of hearing
7. Injury resulting in incontinence of bowel or bladder
8. Sexual molestation, sexual assault or rape
9. Bodily injury resulting from health care services provided in a clinic, infirmary, student health center, treatment room or other similar facility that provides medical or health services to students or at other locations in the event of a medical emergency