

Special Contingency Risks (SCR) Security Risk Management



Private School Security Program

School security can no longer be ignored or taken for granted. Recent events have placed security and crisis management at the forefront of the challenges faced by academic institutions at all levels. Moreover, the question of how best to protect students and faculty through proper institutional security and effective incident management is not one solely for public education.

From Public...to Private

Many parents are paying tuition expressly to avoid problems traditionally associated with some public school districts. Parental expectations are not limited to the quality of education but now often include the safety of their children, whether they are on campus or off, in a dormitory, a study-abroad program or on a school field trip.

can have a detrimental effect on enrollment and hence revenue. Private school parents have more choices on where to send their children, and a school's general reputation plays a significant role in that decision.

Private schools also face a particular challenge in responding to security threats against students and property while maintaining a friendly, inviting atmosphere for learning and social interaction. The campus cannot be turned into a fortress, nor can students be kept entirely safe when traveling on school activities or spending a semester abroad. While most academic institutions think primarily about premises security when preparing for potential threats, they must also be able to identify a crisis and respond effectively to a wide range of potential threat scenarios.



Private academic institutions arguably stand to pay a much higher price when it comes to a failure to effectively manage a security-related threat or incident. Not only can a traumatic event emotionally affect a close-knit campus community for a long time, but lawsuits alleging negligence in the handling of the incident can also consume time and money. Additionally, negative media coverage

SCR's Security Risk Management Program for Private Schools

The SCR Security Risk Management Program for Private Schools builds upon a traditional Kidnap & Ransom policy to provide a new security and risk management tool geared for the specific threats and exposures faced by private K-12 institutions. The program not only addresses the financial and human challenges of such incidents and potential subsequent litigation, but also provides preventative and incident management advice from top experts in the field of security consulting. Below are highlights of this groundbreaking SCR product.



Covered Persons

- Insured Person wording expanded to provide coverage for students, faculty, volunteers, visitors to insured's premises and alumni while participating in school activities

Covered Events

- Assault against students or personnel resulting in death or injury and national media coverage
- Disappearance of student from campus, school activity or study-abroad program
- Threats to:
 - Kill or injure insured persons
 - Damage school property
 - Disrupt computer systems
 - Reveal confidential information about insured persons
- Extortion threats
- Evacuation due to political instability overseas
- Hijacking
- Detention of insured person including incarceration by foreign government
- Kidnap and hostage-taking
- Abduction from school premises

Covered Losses May Include:

- Legal liability
- Loss of revenue
- Tuition reimbursement
- Fees and expenses of professional security consultants deployed within 24 hours worldwide
- Costs of increased security measures
- Consultant costs and expenses for investigation into disappearance of an insured person
- Costs to evacuate insured persons to a place of safety due to political instability overseas
- Death or dismemberment benefit
- Ransom/extortion monies
- Personal financial loss of affected families
- Rest and rehabilitation costs
- Additional covered expenses include:
 - Psychiatric and medical care
 - Legal advice
 - Reward monies
 - Travel and accommodation
 - Salary of victim and victim's replacement
 - All other reasonable and necessary expenses



Preventative Consulting

- Site review and security recommendations
- Periodic travel awareness seminars for students studying abroad
- Simulation exercises for administrators and/or members of the crisis management team
- Monthly incident bulletin and country risk reports
- Access to the SCR 24-hour emergency line

Contact Information

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