

## LEGAL LIABILITY DEFENSE REIMBURSEMENT COVERAGE

For Christian K-12 Schools



Defending your school against civil or criminal lawsuits can cost thousands.  
Make sure you're covered by your school's insurance policy.

Missteps can have a major impact on your budget if you don't have the right legal defense coverage. Protect your school from unexpected costs with *Legal Liability Defense Reimbursement Coverage*.\*

### WHAT CAN GO WRONG?

- Your school contracts a developer to build a new gym attached to an existing facility. The project is fraught with problems, and upon completion of the project, dissatisfied administrators withhold payment until corrections are made. The developer sues for breach of contract.
- An office employee is suspended for suspected misuse of department funds. Before the investigation is complete, the employee is fired. The employee sues the school for wrongful termination.
- An applicant sues the school for discrimination, claiming the school didn't hire him because of a physical disability.

\* Coverage does not include payment of court awards, judgments, or fines, nor does it apply to claims covered elsewhere in your *MinistryFirst* policy.

### KNOW YOU'RE COVERED

*Legal Liability Defense Reimbursement Coverage* provides the following benefits to your ministry for claims that are not covered elsewhere in your *MinistryFirst* policy.

- Reimburses legal defense costs for administrative proceedings associated with police investigations and criminal prosecutions directed against people covered by your policy.
- Reimburses legal defense costs directly related to lawsuits that involve:
  - Employee or job applicant claims of emotional injury or alleged discrimination.
  - Alleged character defamation claims by an employee or job applicant.
  - Wrongful termination or discipline.
  - Sexual acts or harassment alleged by an employee.
  - Leadership errors or omissions, breach of contract, or property disputes.

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An agency representing Brotherhood Mutual

This coverage description is intended to help ministry leaders better understand Brotherhood Mutual's *MinistryFirst*® insurance program. It does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.

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