

Can't see the forest for the trees ?



Human expectations, interpretations and behaviour as to who can be held liable for what in today's world have changed dramatically in recent years. At the same time, the legal framework for schools and companies has become more stringent. Management errors and immoral behaviours are no longer tolerated in society. It is difficult to evaluate with certainty the financial consequences or the negative impact on the reputation of an organisation. However, one can say that the trend today points to wanting to find the persons who can be made liable.

So what if?

- Your school is subject to claims related violation of personal rights?
- Your school does not have a D&O insurance?
- Your school's current D&O insurance does not cover the entire framework of employment and other relationships?

A unique solution!



Only the D&Oplus insurance developed by Baumas-
surance provides an extended framework for deter-
mining school liability for school administrators, teachers,
students and anyone else active in a school, namely
and not exhaustively in terms of:

- Worldwide protection
- Claims among all parties at school
- Liability arising from the violation of personal rights
- Gross negligence
- Legal defence
- Management mistakes
- Claims made by third parties
- Costs of reconstitution of reputation

Tort claims are based on the premise that an indi-
vidual is liable for the consequences of his conduct if
it results in infringement of personal rights. As part of
our D&Oplus coverage, a **Code of conduct (CoC)** is
required. In addition to the commonly known liabili-
ties for material damages, our D&Oplus covers rela-
tionships and potential claim areas within the school
which are not included in the regular liability or com-
monly suggested D&O insurances on the market.



The right CoC!

As a school dedicated to future generations with high demands on governance, you are expected to set an example when it comes to applied ethics and professional standards. What you put forward in terms of your academic contents should be completed with soft issues, such as behaviour, discipline and respect. As a matter of fact, a **CoC** becomes the link between the educational mission and the employment contract, this representing a clear guide and operating framework in terms of liability.

With a professional **CoC** you provide a clear profile as to how the Board of Directors, the employees, students and all other parties involved are expected to conduct themselves.



plus offers a solution to all parties involved



*Have you really committed to all or part of these measures?
Test your own principles! (tick the box)*

INTEGRITY

«A reputation of integrity is essential for our long-term success.»

- Have you established precise measures which are regularly controlled and guarantee the integrity at your school?
- Have you undertaken precautions to cover yourself against people who jeopardize your school's integrity?

RESPONSIBILITY

«We take responsibility for our actions and honour our commitments to our stakeholders.»

- Are you aware of your responsibility and liability in terms of legal requirements in Switzerland?
- Do you know that a Code of Conduct is recommended by authorities?
- Have you kept in mind that a Code of Conduct creates a clear situation at your school respecting mutual accountabilities?

COMPLIANCE

«We strive to maintain an exemplary control and compliance culture.»

- Did you train your people on good conduct and the consequences of bad conduct?



- another commitment to companies and their employees

Appropriate insurance coverage and social security systems are well embedded into society and relevant to any company and their employees. In a world of ever changing laws and regulations it is important to make the right choices at the right moment, to stay in line with laws and regulations. Only correctly applied governance and best practices in their administration will make companies sustainable.

D&Oplus is a liability insurance that provides general coverage to managing directors, employees and students.

It reimburses (in part or in full) the costs resulting from law suits and judgments arising out of poor management decisions, employee dismissals and in violation of personal rights.

Knowledge is key when it comes to liability.

Baumassurance are independent insurance brokers. We put 25 years of experience, knowledge and expertise in international school's insurance matters at your service.

Contact us!

www.baumassurance.ch