

HIGHER EDUCATION AND RESEARCH

A laboratory incident can interrupt research.

You coordinate teaching with research, housing, athletics or clinical activities. One lab incident can damage equipment, expose people and interrupt a study.

RISKS WORTH DISCUSSING

- 01 Research lab environmental hazards
- 02 Residence hall safety exposure
- 03 Large-scale data breach events



Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Commercial property

Insured campus buildings and declared laboratory equipment.



Cyber liability

Covered breach response involving student or financial records.



Workers compensation

Work-injury benefits for eligible faculty or staff.



Environmental liability

Covered pollution cleanup involving accepted research activities.



Directors and officers

Covered governance claims in expressly insured capacities.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com