



## Liability for Duke and Virginia Tech incidents requires additional insurance coverage

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Recent tragic events at Virginia Tech and Duke University have demonstrated that school campuses are not idyllic safe havens spared from the senseless violence of modern society. Students, professors and even administrators are not immune from various degrees of risk on and off campus, as is clearly shown by recent headlines.

In order to combat such risks, college administrators have long relied upon the university's General Liability policy to provide insurance coverage in the event that a student or faculty member dies on campus. However, in the current litigious climate, the prudent college administrator should seek coverage to provide additional protection to the university, since the grieving family members of the deceased or injured often sue for damages arguing negligence by the university as the cause of the injury or death.

While general liability policies usually provide coverage for negligence claims, the claim may be paid only after legal proceedings result in a determination of negligence. This process often angers the already traumatized family members, and may also expose the university to a tarnished reputation in the general community as well as among students and faculty.

A better solution is an Accidental Death and Disability Rider. AD&D riders are usually inexpensive policy additions, but they are significantly underutilized.

AD&D riders can provide for immediate settlement and payment of a claim without a final court determination of university negligence or liability. Grieving family members receive quick emotional and financial relief when they need it most. The university's reputation may even be enhanced for avoiding a public forum.

By the way, the facts surrounding many claims covered by AD&D riders are often horrendous to jury members or even judges, which often produces court damages far in excess of settlements obtained at an earlier stage.

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