

WE WERE CREATED TO PROTECT  
**ALL THAT MATTERS TO YOU**



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WE'RE ALL PROTECTING  
**SOMETHING**



LET US PROTECT  
**WHAT MATTERS TO YOU**



Risk Management | Insurance Coverage | Section 125-Employee Benefits

# TOGETHER, WE HAVE THE STRENGTH YOU NEED. WITH THE CARE THAT SHOWS YOU MATTER.

## Protection Comes Naturally to Us

The emperor penguin has one of the most protective instincts in nature, going to extraordinarily selfless lengths to protect and care for its young. We treat our clients

with the same protective instinct, knowing that the things that matter the most to you, matter just as much to us.

## Your Risk is Exceptionally Complex

Our schools face the most unique and complex risk dynamic of any institution. And the pressures continue to build almost daily, it seems. You need an insurance partner who knows the threats

you face to your physical security and financial stability. You need peace of mind that you're taken care of, no matter what may come. This is why we exist: To protect what's important to you as you grow.

## With Us, You Have Extraordinary Comfort

At Houchens Education, schools are all we do, it's what we know, and it's who we protect. So we know what you're facing, we know what keeps you up at night, and we've been through almost anything you

may face. We've carefully hand selected from the strengths of our four respected agencies to create a uniquely experienced, smart and resourceful partner devoted to you, our schools.

## We've Been Trusted to Protect for Over 50 Years

Individually, our agencies have been trusted to protect Kentucky schools for more than half a century. We've worked tirelessly to build trust in our client by always being there and, like all of our

sister agencies, Houchens Education is still proudly owned and domiciled here in Kentucky with all the local support you've grown accustomed to over the years.

## The Warmth of Our Personal Touch

No matter how far we've advanced, we still feel like your hometown agent and always will. You're never a stranger to us and you're always treated with a warm greeting. You have our total attention and

our clients receive gestures of appreciation that let you know just how important you are to us. With Houchens Education, you are significant and you are cared for.

## There's Strength and Intelligence in our Numbers

Having a larger group of more than 60 schools to work with gives us unparalleled access to loss and performance data. This allows us to communicate trends specific to our region and share large-loss events

across the Commonwealth. Our state-of-the-art, customized risk and loss-analysis tools give you better information to make decisions and minimize your total cost of risk.

## Our Coverages for Schools' Unique Needs

With Houchens Education, you have access to every carrier writing insurance for school systems in the Commonwealth. This gives you greater choice, flexibility, and complete customization in your risk management program. These coverages can include:

- Property
- Inland Marine
- Crime
- Educators Legal Liability
- General Liability
- Cyber Liability
- Active Assailant
- Auto
- Workers' Compensation
- Volunteer Accident & Sickness
- Umbrella or Excess Liability

### Section 125-Employee Benefits

- Dental
- Vision
- Life
- Disability
- Spending Accounts
- Hospital Indemnity
- Accident
- Cancer
- Critical Illness

## The Services that Set Us Apart

We have built our capabilities to respond to your unique needs and created value-added services as our commitment to go well beyond the standard level of service others provide. Because you deserve to feel cared for.

- Loss Analysis by Department & Injury Type
- Technical Assistance with OSHA Regulations & Survey Reporting
- Driver Training
- Custodial/Maintenance Training
- Food Service Training
- Admin/Principal Update Meetings
- Return to Work/Alternative Duty
- Drug-Free Workplace Certification
- Facilitation of Safety Committee
- Online Training
- Active Assailant & Bleed Control Training
- Onsite Safety Audits and Walk-throughs

### Section 125-Employee Benefits

- Dedicated Account Management
- Compliance
- Complete Benefits Admin System
- Employee Communication/Video
- Benefits Counseling (Group Meetings/One-on-One Meetings)
- Data Integration w/MUNIS

