



Educators Liability Claims Examples



Education

- ④ 6 staff
- ④ SGD350K turnover

Background

A claim was made against the Insured by their former employee. The claim alleged that the former employee had been bullied and discriminated against by the Insured. It was also alleged that the Insured restricted her access to computer files after she confirmed she did not intend to renew her employment contract with the Insured. The Claimant further alleged that she had been threatened that her referral letter may contain comments about poor performance if she sought new employment.

Outcome

The Insured appointed panel solicitors to assist with managing the dispute. The Policy was triggered and the defence costs of SGD3,800 were met by the Policy. The claim was settled for SGD6,500 which was indemnified by the Policy.

Payment: SGD6,500 plus SGD3,800 in defence costs.

Education

- ④ 5 staff
- ④ SGD700K turnover

Background

The Labour Department commenced an investigation into the Insured following an incident whereby an employee of the Insured was injured and died on the Insured's premises during the course of their employment. The Labour Department alleged that the Insured had breached Occupational Health and Safety Ordinance.

Outcome

The Insured appointed panel solicitors to assist with managing the investigation. The Policy was triggered which covered the Insured's defence costs of SGD65,000.

Payment: SGD65,000 in defence costs.

Insured by:



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Education

- ④ 7 staff
- ④ SGD650K turnover

Background

A claim was brought by a student and his parents against the Insured in which they alleged that a teacher molested the student. The student together with their parents lodged a police report. The matter proceeded to a trial in which a conviction against the teacher was recorded. The matter was appealed. On appeal, the conviction against the teacher was quashed and sentence set aside.

Outcome

The Insured appointed own solicitors in defending the case and these defence costs of SGD50,000 were met by the Policy.

Payment: SGD50,000 in defence costs.

Education

- ④ 6 staff
- ④ SGD450K turnover

Background

A claim by way of a complaint was made to the Department of Education against the Insured. The complaint was made by the parents of a child who had their enrolment application withdrawn. The complaint demanded a penalty to be levied against the School for violating the Constitutional right to due process for their child, not for the reinstatement of their child into the school.

Outcome

The Insured appointed panel solicitors to assist with managing this matter. The Insured incurred defence costs of SGD4,700 which were met by the Policy.

Payment: SGD4,700 in defence costs.