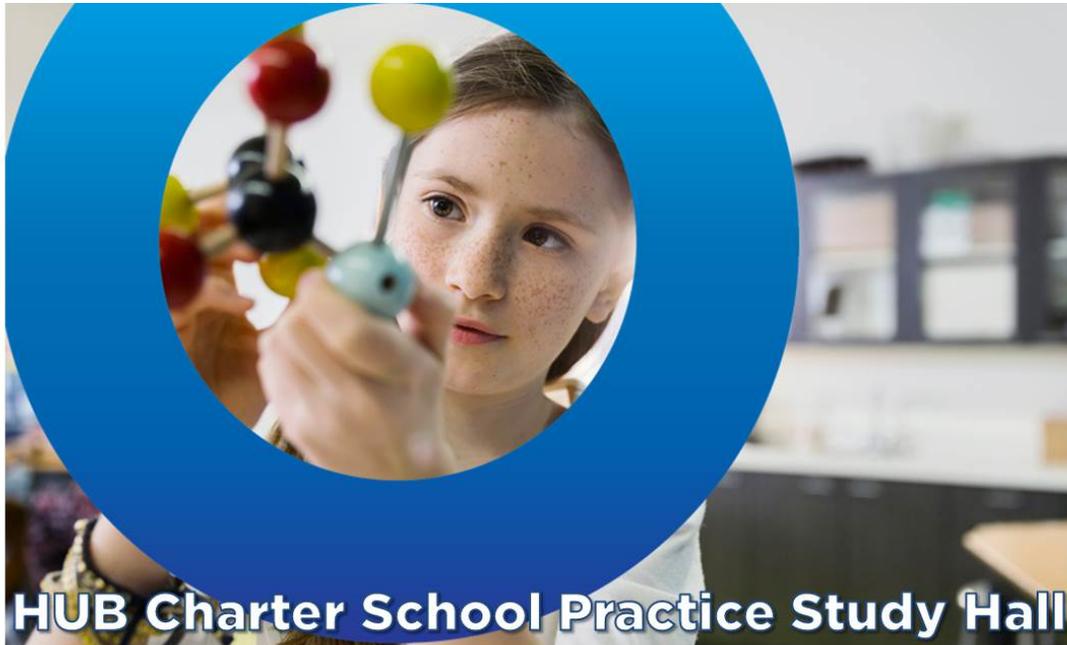


Click [here](#) if you are having trouble viewing this message.



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## November 2018

**Welcome November!** With temperatures continuing to drop and holidays drawing near, we are reminded that we should prepare for what they may bring. This month's issue focuses on best practices or policies that can help you and your teams.

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### Zero to Sixty: Fiduciary Liability

Claims of fiduciary liability are often the result of human administrative error. Are you doing everything you can to prevent them, including having the right policies in place and employing best preventative practices?

Find out in this [one minute video](#) from HUB International.



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### Student Accident Medical Insurance Program

Protecting kids is a top priority for our charter school partners. We tend to get a lot of questions regarding injury insurance, commonly known as Student Accident Insurance. Key factors to know:

- Provides coverage for minor injuries on a no fault basis – helps avoid potential lawsuits
- Attaches excess of the individual or family's health insurance
- Sits primary in the event the individual carries a government health program – Medicaid, CHIP
- Rates are based on age of the student and activities that the school offers
- Can be purchased for all students, certain groups or teams, or on an individual basis (through a direct access program)

Please click [here to learn more](#) from one of our partners; know that HUB Charter School Practice has negotiated better rates and conditions than those shown. For an accurate quote, please contact one of your HUB client service team members.



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## Guidance for School Administrators to Help Reduce the Spread of Seasonal Influenza in K-12 Schools

Flu seasons are unpredictable in a number of ways. Although widespread flu activity occurs every year, the timing, severity, and duration of it depend on many factors, including which flu viruses are spreading, the number of people who are susceptible to the circulating flu viruses, and how similar vaccine viruses are to the flu viruses that are causing illness. The timing of flu can vary from season to season. In the United States, seasonal flu activity most commonly peaks between...[click here to keep reading](#).



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## Meet your Charter School Practice Team

### **Gary Clark**

Charter School Practice Leader  
Employee Benefits  
HUB Colorado

[gary.clark@hubinternational.com](mailto:gary.clark@hubinternational.com)

303-808-2942



### **Eric Slinger**

Charter School Practice Leader  
Property & Casualty  
HUB Colorado

[eric.slinger@hubinternational.com](mailto:eric.slinger@hubinternational.com)

720-331-9131





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