



## News

### Scott Seaman Discusses Insurance Coverage for Back-to-School Hazing Events

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Scott Seaman—Chicago-based partner and co-chair of Hinshaw's global Insurance Services Practice Group—was recently quoted in a *Law360 Insurance Authority* article titled, "Coverage for Hazing Events Hinges on Intent, Experts Say." The subject of hazing grabbed headlines earlier this summer following reports of hazing allegations involving the Northwestern University football program.

Seaman said the insurance industry has been dealing with coverage claims related to hazing incidents for decades. He said that the target defendants of such suits are often the educational institutions where these hazing incidents take place because they are perceived as having "deep pockets" by the plaintiff's counsel. Insurance policies will typically only provide coverage for incidents that took place between the policy's effective dates.

Seaman also noted that certain university policies have exclusions that preclude coverage:

"Even where plaintiffs are successful in pleading around intentional acts exclusions or the absence of a covered act, event or occurrence, often the claims are barred by other exclusions, such as a hazing exclusion."

[Read the full \*Law360 Insurance Authority\* article](#)

"Coverage for Hazing Events Hinges on Intent, Experts Say" was published by *Law360 Insurance Authority* on September 29, 2023.

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