

What the Policy Covers

Coverage A Broad Insuring Clause Liability

A True Professional Liability Policy

- Errors and omissions insurance for claims for damages arising out of a member's duties as a professional educator, including all defense costs.
- The occurrence giving rise to such claims is simply defined as an event which results in damages to some other person.

Coverage B Attorney Fees Reimbursement Clause

(Payments may be assigned and paid directly to an attorney for covered claims)

This coverage provides for reimbursement of attorney fees in a broad range of situations not insured under Coverage A, such as:

- Criminal charges, allegations of sexual misconduct, actions involving dismissal, revocation of certification, and other professional rights and duties. As respects some of these situations, payment of attorney fees is contingent on the educator's case prevailing. In such cases, \$500 (for consultation or otherwise) is reimbursed without regard to that outcome.

Coverage C

Provides for payment of premium on bail bonds.

WHAT THE POLICY PAYS

COVERAGE A Up to **\$1,000,000** per insured, per occurrence/**\$3,000,000** per occurrence, plus the cost of defense, investigation and legal fees. *

COVERAGE B Up to **\$7,500** per claim, per insured. Up to \$10,000 Coverage for criminal proceedings and sexual misconduct, limited to \$10,000 aggregate per insured per policy year.

COVERAGE C Up to **\$1,000** premium on bail bonds.

SPECIAL COVERAGES: Assault Related Property Damage - **\$2,500**
Reimbursement of Attorney Fees: Identity Theft - **\$2,500**

* **Note:** The duty of the insurer to defend extends even to groundless, false and frivolous suits or accusations.

SPECIAL FEATURES

Corporal Punishment

The policy wording with respect to corporal punishment is vital to the professional educator. Relevant sections of our policy make it clear that coverage applies under A (\$1,000,000 limit plus defense costs) regardless of whether the act be deemed civil or criminal. Furthermore, the customary exclusion of damages resulting from intentional acts has been carefully worded to clarify that corporal punishment is covered even though intentional.

Outside Activities

As long as the educator is within the scope of his/her professional duties, the policy covers liability for injury to students and others while the educator is conducting visits to industrial and commercial establishments, entertainment centers, outings, picnics and other similar school functions, subject to specific automobile, watercraft, and aircraft exclusions.

This brief description of the policy is to provide information only to members and in no way alters or modifies the policy on file with the Association.