

## What's Covered?

With the Educators Professional Liability Plan, you will be protected against a broad range of exposures associated with your educational duties, including:

- injuries to students under your supervision;
- improper placement of students;
- improper methods employed in instruction, counseling, research design, etc.;
- defamation;
- hiring unqualified people;
- failure to educate;
- failure to promote students or grant credit;
- violation of student civil rights;
- negative consequences in implementing the recommendations of research studies.

If you supervise other employees and are sued by one of them regarding a covered personnel matter, the policy will pay 90 percent of your defense costs to a maximum of \$5,000, subject to a \$100 deductible.

## Three Additional Features!

After a \$100 deductible, the plan pays 90 percent of your attorney's fees if you are accused of the following:

- 1** A suit demanding non-monetary relief (up to \$35,000 for defense costs).
- 2** Sexual abuse; provided you are found not guilty or the charges are dismissed (\$35,000 per insured, per claim, subject to a \$35,000 aggregate limit).
- 3** Criminal charges arising out of corporal punishment; provided you are found not guilty or the charges are dismissed (\$10,000 annual maximum).

This plan does not respond to criminal actions (except as noted above), corporal punishment where prohibited by law, or to acts or omissions with respect to work carried on as a part-time private consultant unless you have applied for coverage as such and paid the appropriate premium.

## Who's Eligible?

**You are automatically insured for \$1 million** as a current, student or employed professional member of ASCA, and a W-2 employed educator of an educational entity, i.e. school, university or college. This must be your main occupation. School board members and owners of private schools are not eligible. Registered nurses, licensed/certified school psychologists and physical therapists must be performing medically related teaching or services in the normal course of their duties as an employee of a school to be eligible for coverage.

## Any Questions?

### Important Numbers:

**ASCA (703) 683-2722**

**FTJ (800) 821-7303, ext. 123**

**[www.ftj.com/TIE](http://www.ftj.com/TIE)**

This brochure contains only a brief description of ASCA's Educators Professional Liability Plan and is not binding on the company. Full plan details are contained in the Master Policy. Refer any questions to the plan administrator.

# Educators Professional Liability

## \$1,000,000 Professional Liability Plan

**For ASCA Members Only**



**Administered by:  
Forrest T. Jones & Co., Inc.**

## What is Professional Liability?

Professional liability is incurred when certain standards of performance are not met or when services are rendered by individuals with specialized training or experience in a particular area and the person for whom service is rendered has been damaged in some way.

## What Are Some Examples of Professional Liability Claims?

- An employed educator is sued for negligence alleging responsibility for a student severely injured during a routine workout when no parental permission slips were on file in the principal's office.
- An employed educator is sued for improperly disciplining a student with a behavioral IEP in place.
- An employed educator made an allegedly defamatory statement regarding a student and was sued for defamation.

## What's My Coverage Amount?

As a member of ASCA, you are automatically insured for \$1 million in protection. Defense costs **are paid in addition** to this amount. ASCA members can choose to upgrade to \$2 million of protection for \$30 per year or \$2 million, plus part-time for \$91 per year. For more information, **call toll free** (800) 821-7303, ext. 123.

## Are there Job Protection Benefits?

If you are threatened with a job action, such as a termination, suspension, reassignment, or demotion, the plan will pay up to \$250 for your initial consultation with any attorney and up to \$750 of the cost of having an attorney represent you at a formal hearing of a school board or other authority. If you decide to sue because of job action and the judgment in the suit is in your favor, you'll receive up to \$4000, subject to a \$100 deductible. Of that \$4000, \$750 is available to you regardless of the suit's outcome.

## When Does My Coverage Apply?

Your plan will provide coverage for claims brought **at any time**, as long as the occurrence that resulted in litigation occurred *while your Educators Professional Liability policy was in effect*. You'll be covered even if you've retired — as long as your coverage was in force when the incident happened.

## How Are Claims Handled?

If you are named in a suit and you anticipate incurring legal fees, **contact** Forrest T. Jones & Company, Inc., ASCA's Professional Liability Plan Program Administrator, at (800) 821-7303, ext. 123. **They will assist you in filing a claim.**

Copies of all legal documents, papers and invoices should be mailed to ASCA, 1101 King Street, Suite 625, Alexandria, VA 22314.

## Why is Professional Liability Coverage so Important to Me as an Educator?

You have acquired personal assets through years of savings and hard work. A professional liability policy can act as a safeguard to protect your assets in the event you are sued as a result of an event arising out of educational duties.

## Are Professional Liability Plans Easy to Acquire?

The easiest and most cost effective way for you to obtain individual professional liability insurance is through membership in a professional association such as ASCA.

## Won't My School Provide this Type of Coverage?

Although schools in which you are employed should have adequate liability coverage, that may not always be the case. The wrong time to find out about inadequacies is when a suit is filed naming you as the defendant. Your school plan may not cover you, your attorney's fees or the act that triggered the lawsuit.

This plan supplements any coverage you may receive from your school plan ... but keep in mind your school plan may have a single limit of liability that covers the school, its board members and employees. The liability limit may be only \$1 million or \$2 million a year, and that limit must spread over all claims filed during the policy year. In the event a suit is filed involving the school, the board and you ... there may not be enough coverage to fully protect everyone.