

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.

The plan will pay up to \$500 for your initial consultation with an attorney, and it will pay 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 are threatened with a job action.

You also receive up to \$4,000 for legal fees, subject to a \$100 deductible, if you decide to sue because of a job action and judgement in the suit is in your favor. Of that \$4,000, \$750 is available to you regardless of the outcome.

Additional Protection!

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

- ◆ A suit seeking **non-monetary relief** (up to \$35,000 for defense costs).
- ◆ **Sexual abuse**, provided you are found not guilty or the charges are dismissed (\$50,000 per claim, per policy period, subject to a \$100,000 aggregate limit).
- ◆ **Criminal charges** arising out of corporal punishment, provided you are found not guilty or the charges are dismissed (\$10,000 per claim, per policy period).

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.

Important Notice

If you are a self-employed educator in private practice or an independent contractor, you may not be eligible for this plan. Please contact the plan administrator for eligibility requirements at (800) 821-7303.



Any Questions?

Important Numbers:

AAE (800) 704-7799

FTJ Plan Administrator

(800) 821-7303

fax (816) 968-0577

e-mail info@ftj.com

www.ftj.com/TIE

This plan is made available through your association's participation in the Trust for Insuring Educators (TIE). The Trust consists of more than 60 education associations comprising more than 1.7 million members.

Forrest T. Jones & Company has been serving educators for more than 50 years, providing insurance plans at affordable rates.



Forrest T. Jones & Company*

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* In Arizona, administrator is Forrest T. Jones Consulting Company.

The material herein is provided for informational purposes and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued through Forrest T. Jones Company, its affiliates or the insurance companies represented. All conditions of coverage, terms and limitations are defined in the policy documents, available online at: www.ftj.com/Educ-Proliability.

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Educators Professional Liability

\$2 Million Professional Liability Plan



An Enhanced Membership Benefit Designed For AAE Members Only

Available exclusively through
Forrest T. Jones & Company

Professional Liability Insurance: It's your back-up plan.

The Educators Professional Liability Plan is the solution to inadequate liability coverage.

With a \$2 million benefit — and option to add an additional benefit to cover part-time educational jobs — you will have peace of mind knowing that if your school district doesn't have sufficient coverage or refuses to defend you, your back-up plan is in place.

AAE's affiliation with the Trust for Insuring Educators (TIE) makes this valuable member benefit of \$2 million in protection possible.

Forrest T. Jones & Company administers your policy.

What is Professional Liability?

An educator incurs a professional liability when he or she fails to meet standards of performance, or when a student, co-worker, or other individual is harmed by the educator's actions or decisions (or lack thereof) while performing his or her job duties.

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 is sued for allegedly making a defamatory statement about a student.

What's My Coverage Amount?

As an individual member of AAE, you are automatically insured for \$2 million in protection! *Defense costs are paid in addition to this amount!* What's more, as an enhanced benefit of your membership, you receive job protection benefits in the event you're threatened with termination, suspension, reassignment or demotion.

In addition to your \$2 million in protection, AAE members can choose to add coverage for part-time protection for \$67 per year to cover part-time educational jobs (consultant, tutor, teacher) providing your primary employment is with an educational organization. The part-time work must be of a nature similar to your regular responsibilities, and you

must receive pay for this work. For more information, and an Upgrade Enrollment Form call AAE's office at (800) 704-7799.

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 AAE's office at (800) 704-7799 for assistance in filing a claim.

Copies of all legal documents, papers and invoices should be mailed to AAE, 27405 Puerta Real, Suite 230, Mission Viejo, CA 92691.

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

You have personal assets acquired 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 AAE.

Won't My School Provide this Type of Coverage?

Although school districts where 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 a defendant. Your school district's plan may not cover you, your attorney's fees or the act that triggered the lawsuit.

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 be 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.* This plan supplements any coverage you may receive from your school plan.

Who's Eligible?

You are automatically insured for \$2 million as an individual member of AAE, 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.

