



# NAESP In-Dues Professional Liability Plan with Legal Assistance Benefits

The National Association of Elementary School Principals' in-dues professional liability plan with legal assistance benefits is the solution to uncertain or inadequate liability coverage. You'll 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. Your association's affiliation with the Trust for Insuring Educators (TIE) makes this valuable member benefit possible.

## Features

Your in-dues plan:

- Pays up to \$2 million for damages arising from professional liability and employment liability lawsuits.
- Pays defense costs in addition to the liability limit for professional liability lawsuits.
- Covers claims arising from an act or omission committed by you during the policy period or subsequent to the retroactive coverage date, as long as the claim is first made against you and reported to us in writing by you during the policy period or any applicable discovery period.
- Provides coverage as long as you remain an NAESP member in good standing and NAESP continues to offer this professional liability plan with legal assistance benefits as an in-dues member benefit.

## What's Covered

The in-dues plan protects you against a broad range of exposures associated with your educational duties, such as:

- Injuries to students under your supervision
- Improper placement of students
- Hiring unqualified people
- Defamation
- Failure to educate, promote or grant credit to a student
- Violation of student civil rights

- Improper methods employed in instruction, counseling, research design, etc.
- Improper reassignment, demotion or termination of an employee
- Violation of an employee's civil rights

## Additional Protection

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

- Are **sued by an employee** you supervise regarding a covered personnel matter (limit of \$25,000 per policy period).
- Are **accused of sexual misconduct**, provided you are found not guilty or the charges are dismissed (limit of \$50,000 per claim, per policy period).
- **Face criminal charges arising out of corporal punishment**, provided you are found not guilty or the charges are dismissed (limit of \$25,000 per claim, per policy period).

## Legal Assistance Benefits

- If you are subject to a job-related due-process proceeding, NAESP's **legal assistance benefits\*** will reimburse up to \$1,000 of legal expenses for each year of continuous membership, to a maximum of \$10,000 (subject to a \$500 deductible per claim).

*\* Available to members in the Active or Emeritus membership categories only.*

## Eligibility

As an employed professional member of NAESP, you are automatically insured for \$2 million of professional liability coverage. You must be a W-2 employee of a school, college or university; private or public, local regional, state or federal school system, agency or organization. This must be your main occupation.

The plan becomes effective the date your membership is accepted by NAESP and continues as long as you remain an NAESP member in good standing and NAESP continues to offer this professional liability plan with legal assistance benefits as an in-dues member benefit.

If you are a registered nurse, a licensed/certified school psychologist or a physical therapist, you must be performing medically-related teaching or services in the normal course of your duties as an employee of a school to be eligible for coverage.

## Exclusions

School board members and owners of private schools are not eligible.

If you are an educator primarily in private practice or an independent contractor, you are not eligible for this program. Please contact the plan administrator at (800) 821-7303 for information about professional liability plans for which you may be eligible.



**Administered by: Forrest T. Jones & Company**

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