

## **EDUCATORS PROFESSIONAL LIABILITY INSURANCE POLICY INFORMATION**

### **What the Policy Covers**

Your policy coverage runs concurrent with your present TASBO membership term for as long as the program is in effect. Coverage is limited to the amounts specified below and applies only to occurrences during the policy period (Coverage A) or to actions resulting from activities of the Insured which first take place during the policy period (Coverage B).

The Insured is defined in the policy as an active TASBO member who is an employee of a public or charter school district, ESCs, Dallas Co. Schools, Harris Co. Dept. of Educ., higher education, and school district or ESC operated cooperatives. Coverage is provided for the member in his/her capacity as an administrator or educator. The policy specifically excludes private contracts or endeavors. Coverage is available for a \$50 fee. The annual fee will not be prorated.

### **Coverage A – Liability Coverage**

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.

**What the Policy Pays:** Up to \$1,000,000 per Insured per occurrence/\$3,000,000 per occurrence, plus the cost of defense, investigation and legal fees.\*

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

### **Coverage B – Reimbursement of Attorney Fees**

Provides for reimbursement of attorney's 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 Insured's case prevailing. In such cases, \$1,000 (for consultation or otherwise) is reimbursed without regard to that outcome.

**What the Policy Pays:** Up to \$5,000 per claim per Insured. Coverage for criminal proceedings and/or sexual misconduct limited to \$10,000 aggregate per member per policy year.

### **Coverage C – Bail Bonds**

Provides for payment of premium on bail bonds required of the Insured arising out of activities of the Insured in his/her professional capacity.

**What the Policy Pays:** Up to \$1,000 premium on bail bonds.

### **Special Features – This policy could provide coverage for the following situations:**

- ❖ **Failure to report financial information to school district and/or board**
- ❖ **Inaccurate financial reporting**
- ❖ **Misappropriation of school district funds**
- ❖ **Inappropriate employee relationships**
- ❖ **Employment rights concerns involving dismissal, contract nonrenewal, and assignment**