

PROFESSIONAL EDUCATOR LIABILITY INSURANCE POLICIES

A Comparison – \$2 Million Dollars of Coverage Versus \$1 Million.

POLICY FEATURE	AAE/ PACCE	NEA/ CCEA
Available Limits of Liability Coverage	\$2,000,000 Liability Coverage	\$1,000,000 Liability Coverage
Average Annual Cost of Membership	\$180 (\$15 per month)	\$600 (about \$50 per month)
Policy Form	Occurrence	Occurrence
Coverage Applies	To legal actions arising out of duties as employee of education entity	To legal actions arising out of duties as employee of education entity
Defense Costs	Paid in addition to limit of liability with some sublimits	Paid in addition to limit of liability with some sublimits
What coverage exists in the policy for job protection?	Up to <u>\$500</u> to consult with an attorney if your job is threatened with termination, demotion, suspension, transfer or other disciplinary action; up to an additional <u>\$750</u> if a formal hearing is needed; and another <u>\$4,000</u> if you must sue. <u>Plus</u> , AAE, as an association, may also provide additional legal help and assign an attorney at <u>our</u> expense if the claim requires further resources.	<u>Excluded from policy coverage.</u> However, the NEA may, at their discretion, assign an attorney if the claim merits the association's involvement.
What coverage exists for criminal acts?	Reimbursement of insured's legal expenses up to \$50,000 for criminal allegations as the result of sexual abuse or misbehavior, if found not guilty; up to \$10,000 for criminal allegations as the result of corporal punishment, if found not guilty	Reimbursement of legal expenses up to \$35,000, if found not guilty (except in corporal punishment where there is no requirement that the member be exonerated)
Are lawsuits against you for injunctive relief, declaratory relief or other non-monetary relief covered?	Yes, up to \$35,000 in attorney's fees	No
Does the policy limit the amount of coverage in Civil Rights cases?	No, covered to the \$2,000,000 limit of liability for damages. Defense costs paid in addition to the limit of liability	Yes, \$300,000 limit for both damages and defense costs, combined
Are premiums for bail bonds covered?	Yes, up to \$1,000	Yes, up to \$1,000
What coverage exists for personal property damage caused by student assault?	Not covered	Up to \$500 after homeowner's policy has paid
Are lawsuits against you by other teachers in your school or school district covered?	Yes	Only if related to an established peer review system

Note: Your AAE policy is an **individual policy** – one that covers you personally. **It covers you for one full calendar year from the date you join.** Therefore, you can join AAE at anytime during the year and still receive a full year of benefits.

9/1/2007 – This policy comparison does not change the terms of any policy. Please read your policy carefully. The actual coverage and full details are contained in the policy and Certificate of Insurance you will receive, should you choose to join AAE.

For more information about our Professional Liability Protection Plan for Educators, call **1-800-704-7799** and ask for an insurance brochure.