

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

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 (\$25,000 per claim, per policy period).
- Are **accused of sexual misconduct**, provided you are found not guilty or the charges are dismissed (\$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 (\$25,000 per claim, per policy period).

## Legal Benefits Program

If you are subject to a job-related due-process proceeding, NAESP's **legal benefits program\*** 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:



3130 Broadway • P.O. Box 418131  
Kansas City, MO 64141-8131  
(800) 821-7303 • www.ftj.com

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## NAESP In-Dues Professional Liability Plan *(Continued)*

### Other Insurance

The insurance provided by NAESP's in-dues professional liability plan with legal assistance benefits is excess of any other valid and collectible insurance or indemnity you might have with regard to the claim, including coverage provided by your school district and/or school board.

### Limitations

This plan is available to members residing in the United States and the District of Columbia.

### Filing a Claim

If you are named in a suit and you anticipate incurring legal fees, contact Forrest T. Jones & Company, the plan administrator, at (800) 821-7303 for assistance in filing a claim.

Copies of all legal documents, papers and invoices should be mailed to:

NAESP Professional Liability Plan  
with Legal Benefits Program  
c/o Forrest T. Jones & Company,  
Attn: P&C Dept.  
3130 Broadway  
Kansas City, MO 64111-2406

## Upgrade your Coverage

### NAESP members may purchase one of the following upgrades to their in-dues plan:

- Part-time coverage – adds coverage for part-time educational activities (such as consultant, tutor, teacher) for a \$75 annual premium.

### Eligibility

- You must remain a member in good standing of NAESP to be eligible for the optional coverage.
- To be eligible for the optional part-time coverage, the following requirements must be met:
  - Your primary employment must be with an educational organization.
  - Your part-time or secondary job must be educational and not

medically related, and must fall within the same underwriting guidelines as your main occupation.

- You must receive payment for the part-time job.

Registered nurses, licensed/certified school psychologists and physical therapists performing medically related teaching or service in the normal course of their duties as an employee of a school, university or college are not eligible for part-time coverage.

### How to Apply

Complete the enclosed application, sign it, and send it with your payment to:

Richard F. Jones, Jr., Agent/Broker  
c/o Forrest T. Jones & Company  
P.O. Box 418131  
Kansas City, MO 64141-8131

### Payment Options

You may pay by check or credit card (MasterCard or VISA) at the time of application.

You will receive a renewal notice in the mail in advance of your upgrade policy's termination date.

The Educators Professional Liability Plan with legal assistance benefits is made available through your professional association's participation in the Trust for Insuring Educators (TIE), which consists of more than 60 educational associations comprising more than 1 million members.

*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, Inc., its affiliates or the insurance companies represented. All conditions of coverage, terms, and limitations are defined and provided for in the policy issued to you. Programs and products may not be available in all states; policy features may vary by state or other circumstances and are subject to change without notice.*