



A COMPARISON OF PROFESSIONAL LIABILITY INSURANCE POLICIES

Policy Feature	KAPE Teachers Association	Typical Teacher Union Policy
Available Limits of Liability Coverage	\$2,000,000 Liability Coverage	\$1,000,000 Liability Coverage
Average Annual Cost of Membership	\$150.00 per year	Over \$600 \$50 a month or more
Liability Limit Per Member/Aggregate Limit Per Occurrence	\$2,000,000 per member per occurrence \$3,000,000 per occurrence	\$1,000,000 per member per occurrence \$3,000,000 per occurrence
What coverage exists in the policy for employment rights/job protection?	Up to \$10,000 for legal expenses in defense of employment rights, consultation and local representation. Of this \$1,000 is available up front for legal consultation by an attorney regardless of the outcome. Covered actions include dismissal, tenure, salary, leave of absence, assignment, resignation, and other professional rights, duties, and responsibilities.	<u>Excluded from policy coverage.</u> However, they assign attorneys at their discretion.
What liability coverage does the policy provide for Civil Rights cases?	The full \$2,000,000 liability coverage applies for Civil Rights Lawsuits, in most cases.	Coverage is limited to \$300,000, which includes both damages and defense costs.
When does the liability coverage apply?	To legal actions arising out of duties as an employee of an education entity.	To legal actions arising out of duties as an employee of an education entity.
What coverage exists for possible criminal charges?	Up to \$10,000 per claim per insured. Coverage for criminal proceedings and/or sexual misconduct even if not exonerated. Limited to \$35,000 aggregate per member per policy year if exonerated.	Reimbursement of legal expenses up to \$35,000, if exonerated, (except in corporal punishment, where there is no requirement for exonerated).
Are actions or challenges against my Teaching Certificate covered by the policy? (Challenges include issuance, suspension, cancellations, or revocation.)	Yes. Guaranteed up to \$10,000 for legal fees, if your case prevails. Of this, up to \$1,000 is available for legal research and representation by an attorney, regardless of the outcome.	<u>Not specifically addressed in policy.</u> However, the teacher union may, at their discretion, assign an attorney if the claim merits the union's involvement.
Are premiums for bail bonds covered?	Yes. Up to \$1,000	Yes. Up to \$1,000
Does the policy cover complaints that may arise years after the incident?	Yes. This is an "occurrence" policy. You are covered provided you were a member when the incident occurred.	Yes. This is an "occurrence" policy. You are covered provided you were a member when the incident occurred.
Am I covered for Lawsuits filed by other teachers in my school system?	Yes.	Only if related to an established peer review system.

For more information about KAPE's benefits and membership information on our Educators Professional Liability Insurance Program, call 888-438-7179 or visit our website at www.kentuckyteachers.org

This brief description of the policy is only to provide information to members and in no way alters or modifies the policy on file with the Association.