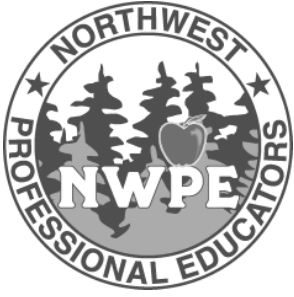


# A COMPARISON OF PROFESSIONAL LIABILITY INSURANCE POLICIES\*

Policy Features	NWPE-AAE	NEA
Policy Form	Occurrence	Occurrence
Available Limits of Liability Coverage	Up to \$2,000,000 per occurrence per claim	\$1,000,000
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
Are lawsuits against you by other teachers in your school or school district covered?	Yes	Only if related to an established peer review system
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 in the policy for job protection?	Up to \$500 to consult with an attorney if your job is threatened with termination, demotion, suspension, transfer or other disciplinary action; up to an <i>additional</i> \$750 if a formal hearing is needed; and <i>another</i> \$4,000 if you sue. Plus, the NWPE-AAE as an association, may assign an attorney at our expense if claim merits our involvement	Excluded from policy coverage. Legal fees are not guaranteed. However, NEA as an association may 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)
What coverage exists for personal property damage cause by student assault?	Not covered	Up to \$500 after homeowner's policy has paid

04.12.07 This policy comparison does not change the terms of any policy. Please read your policy carefully.

- ❖ Your NWPE-AAE policy is an individual, personal policy that is effective on the date you join and covers you for one calendar year. You may join NWPE at anytime during the year and be covered immediately. When comparing organizations' policies, be sure to compare policy to policy. If an organization speaks of its "legal services," this is not the same as guaranteed services provided by a policy. An organization's "legal services" can be utilized based on the discretion of the organization and whether a claim is in the organization's best interest. A personal, individual policy guarantees your best interests are attended to no matter what is in the interest of the organization.



## Commonly Asked Questions About NWPE-AAE's \$2 Million Liability Insurance Policy

Mr. Fred Wheeler, Northwest Professional Educators' insurance administrator, answers a few questions about our professional liability policy.

**Q. If a student is injured while under my supervision, will I be protected from a lawsuit?**

A. Yes. For both your lawyer's costs and any damages awarded against you.

**Q. Am I covered for lawsuits based on sexual harassment or abuse?**

A. Yes! The policy provides up to \$50,000 to reimburse your attorney's fees provided you are found to be not guilty or the charges are dropped.

**Q. If a student or employee sues me for violating their Civil Rights, am I covered?**

A. Yes, and this is an important feature of NWPE-AAE's policy. The NEA policy has a \$300,000 limitation for lawsuits alleging Civil Rights violations. The NWPE-AAE policy has no such limitation.

**Q. Will this policy pay damages or judgments if I lose a lawsuit?**

A. Yes, as long as the lawsuit arises out of your educational activities and the cause is not excluded.

**Q. What kinds of things are not covered by this policy?**

A. Criminal acts for which you are found guilty.  
Activities not arising out of your educational activities.  
Intentionally inflicting bodily injury, *except* corporal punishment.

**Q. What happens if my job is on the line?**

A. An important feature of the NWPE-AAE policy is the *job protection* benefit section. If you are threatened with termination, suspension, reassignment, or demotion – our plan provides for consultation with an attorney, and it will pay for the cost of having an attorney represent you at a formal hearing of a school board or other authority.

**Q. The NEA says that your policy is "limited" in coverage. Is that true?**

A. *All* insurance policies are "limited" to the amount of liability, including the NEA's. However, membership in NWPE-AAE provides you with an *individual, personal* policy which means the limit of liability is \$2,000,000 per occurrence. You will receive a personal certificate with *your* name as the insured, not the organization's.

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This flyer contains only a brief description of the NWPE-AAE plan. The actual coverage and full details are contained in the policy and Certificate of Insurance you will receive. For more information about our Professional Liability Protection Plan for Educators, call **1-800-704-7799** and ask for a brochure.