

The National Business Education Association's in-dues professional liability plan 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 backup plan is in place. NBEA's affiliation with the Trust for Insuring Educators (TIE) makes this valuable member benefit possible.

Features

Your in-dues plan:

- Pays up to \$250,000 for damages arising from professional liability lawsuits.
- Pays defense costs in addition to the liability limit for professional liability lawsuits.
- Covers claims brought at any time, as long as the act or omission that resulted in the claim occurred while your policy was in effect.
- Provides coverage as long as you remain an NBEA member in good standing and NBEA continues to offer this professional liability plan 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
- Failure to promote students or grant credit
- Violation of student civil rights
- Improper methods employed in instruction, counseling, research design, etc.
- Negative consequences in implementing the recommendations of research studies

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 (limit of \$5,000 per claim, \$5,000 aggregate per policy period).
- Are **accused of sexual misconduct**, provided you are found not guilty or the charges are dismissed (limit of \$15,000 per claim / \$15,000 aggregate per policy period).
- **Face criminal charges arising out of corporal punishment**, provided you are found not guilty or the charges are dismissed (limit of \$10,000 per claim, per policy period).

Eligibility

You must be a member in good standing of NBEA and a W-2 employee of a school, college or university, and the job must be your main occupation.

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.

School board members and owners of private schools are not eligible.

If you are an educator 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.

Other Insurance

The insurance provided by NBEA's in-dues professional liability plan 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.

Effective Date

The plan becomes effective the date your membership is accepted by NBEA.

Your plan provides coverage for claims brought at any time, as long as the act or omission that resulted in the claim occurred while the policy was in effect.

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:

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

Administered by:



Forrest T. Jones & Company™

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

Continued

Upgrade your Coverage

NBEA members may purchase one of the following upgrades to the in-dues plan:

- \$750,000 additional benefit – increases your professional liability coverage to \$1 million for a \$20 annual premium.
- \$750,000 additional benefit plus part-time coverage – increases your professional liability coverage to \$1 million, and provides coverage for your part-time educational activities, for a \$38 annual premium.
- \$1.75 million additional benefit – increases your professional liability coverage to \$2 million for a \$35 annual premium.
- \$1.75 million additional benefit plus part-time coverage – increases your professional liability coverage to \$2 million, and provides coverage for your part-time educational activities, for a \$68 annual premium.

Eligibility for Part-Time 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 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

Additional Benefits

All upgrade plans provide the following additional or increased coverage:

- After a \$100 deductible, the plan also pays 90 percent of your attorney's fees if you:
 - Are **named in a lawsuit seeking non-monetary relief** (limit of \$35,000 per claim, per policy period).
 - Are **accused of sexual misconduct**, provided you are found not guilty or the charges are dismissed (limit of \$50,000 per claim / \$100,000 aggregate per policy period).
- If you are threatened with a job action, such as termination, suspension, reassignment or demotion, the plan's Job Protection Benefits will pay:
 - Up to \$500 for your initial consultation with an attorney
 - Up to \$750 of the cost of having an attorney represent you at a formal hearing of a school board or other authority
 - Up to \$4,000 for legal fees, subject to a \$100 deductible, if you decide to sue because of the job action and the judgment in the suit is in your favor. Up to \$750 is available to you regardless of the suit's outcome.

How to Apply for an Upgrade

To purchase an upgrade to your in-dues coverage, visit the NBEA Member Insurance Program website at www.ftj.com/NBEA. Select NBEA Professional Liability Program from the list of available insurance plans, then click the Upgrade Now button to download an application form.

Payment Options

You may pay by check or credit card (MasterCard or VISA) when submitting your Upgrade Application. If paying by check, make payable to:

Richard F. Jones Jr., Agent/Broker

Mail your completed and signed Upgrade Application to:

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

Annual Renewal

Upgrade coverage is renewable annually. You will receive a renewal notice in the mail approximately 30 days 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.