

The Educators Professional Liability Plan Solution



These days, even the best educators are vulnerable to lawsuits. Even a frivolous lawsuit is expensive to defend and can be more costly if a settlement or judgment is involved. But you can protect your career and personal assets with the Educators Professional Liability Plan. This plan assures you will have expert representation and a financial safety net if you're the subject of a work-related lawsuit.

Features:

- Liability protection up to \$1 million per claim for damages arising from professional liability lawsuits.
- All defense costs are paid in addition to the liability limit for professional liability lawsuits.
- Job protection benefits and legal defense benefits provide additional protection from work-related actions.
- The policy term is one year, with successive one-year renewals available.

Who is eligible for this plan?

You must be a W-2 employee of a public or private educational institution (school, university or college) and this must be your primary occupation. School owners and board members are not eligible for coverage.

Other insurance

The insurance provided by the Educators Professional Liability Plan is in 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.

Examples of professional liability lawsuits & claims

1

On a field trip, a student disobeyed instructions, left the group, fell and was injured. His parents sued the teachers who led the trip, alleging improper supervision.

2

A teacher who accused an aide of insubordination was sued by the aide for false accusations that led to termination of the aide.

3

A high school teacher removed a student from class for making an inappropriate comment during the school's anti-bullying day. The student sued the teacher for allegedly violating his right of free speech.

4

The parents of a high school student sued his teacher, principal and superintendent, alleging damage to their son's academic reputation and college prospects because the teacher would not allow him to make up a missed assignment and gave him a grade of C+ in the course.

What's covered:

- Violation of student civil rights
- Injuries to students under your supervision
- Defamation
- Failure to promote students or grant credit
- Negative consequences in implementing the recommendations of research studies



The plan pays your attorney's fees if you are:

- Sued by an employee you supervise regarding a covered personnel matter (limit of \$5,000 per claim, per policy period, and a \$5,000 aggregate limit).
- Accused of sexual misconduct, provided you are found not guilty of all criminal charges or the criminal charges are dismissed (limit of \$25,000 per claim, per policy period, and a \$25,000 aggregate limit).
- 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, and a \$10,000 aggregate limit).
- The plan also pays 90% of attorney's fees, after a \$100 deductible, if you are named in a lawsuit seeking non-monetary relief (limit of \$25,000 per claim, per policy period).

Job protection benefits

If you are facing disciplinary action, the plan's job protection benefits will pay:



The Educators Professional Liability Plan is offered through the Educators Liability Insurance Purchasing Group of Missouri.

The Educators Professional Liability Plan is marketed by the Horace Mann Service Corporation.

Underwritten by: Meadowbrook Insurance Group, 11880 College Boulevard, Suite 500, Overland Park, KS 66210

Administered by: Forrest T. Jones & Company, 3130 Broadway, P.O. Box 418131, Kansas City, MO 64141-8131, (800) 821-7303

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