

#### OUR MISSION

Our mission is to support teachers as individual practitioners by providing professional insurance, dialogue, and resources with which they'll have freedom to innovate and excel, rendering excellence in American Education.

Become an Innovative Teacher of Texas today and join a new network of the best educators in Texas, building together an alternative to the organizations we have historically relied upon for necessary things like insurance, legislative advocacy, and peer support.

In the event of a claim – please report the Notice of Claim, along with any supporting documentation, to:

RT Specialty Claims  
houstonrt.educatorsclaims@ryansg.net

**RT** ProExec

May 7, 2020

# EDUCATORS PROFESSIONAL LIABILITY INSURANCE

Available to members of:



Contact  
[www.ITTexas.org](http://www.ITTexas.org)  
[info@ITTexas.org](mailto:info@ITTexas.org)  
[Facebook.com/ITTexas](https://www.facebook.com/ITTexas)

Underwritten by Carrier rated A+XV  
Superior by A.M. Best



# EDUCATORS PROFESSIONAL LIABILITY INSURANCE

Available to members of:



## WHAT THE POLICY PAYS:

### COVERAGE A – Educators Professional Liability

For claims arising out of a member’s duties as an educator, including civil rights issues

- Up to \$1,000,000 per insured per occurrence
- \$3,000,000 per occurrence
- Corporal punishment is covered if administered according to the laws of the jurisdiction in which the school is located.
- Plus the cost of defense, investigation and legal fees

### COVERAGE B – Reimbursement of Attorney Fees

For claims involving criminal and/or sexual misconduct allegations and employment issues such as termination, resignation and certification

- Up to \$5,000 per claim, per insured
- Up to \$1,000 of this amount is available regardless of verdict for employment rights claims.

### COVERAGE C – Bail Bonds

- Up to \$1,000 premium on bail bonds

### COVERAGE - Assault Related Personal Property Damage

- Up to \$2,500 per assault

### COVERAGE – Identity Theft

- Up to \$10,000 per claim

### COVERAGE - Private Instruction

- Up to \$10,000 per claim, per insured

## FREQUENTLY ASKED QUESTIONS

### Why is professional educator insurance valuable to me as an educator?

A professional educator policy will guard you against financial devastation in the event you are named in a serious lawsuit arising in the course and scope of your responsibilities as an educator. Facts tell us that litigation against schools and educators has risen significantly in the recent years. In today’s educational climate, it is as important to insure your professional career as it is to insure your car, your home and your health.

### Will my school district not have liability insurance?

The district’s policy covers the district first and foremost, and in certain circumstances, its plan will not cover you or your legal fees. In today’s litigious environment with respect to education, it is only wise to have your own insurance coverage in place that names you as the insured party. Additionally, the school district’s policy limits may be exhausted quickly in any given lawsuit. Our policy provides extra protection in the event the district’s limits are insufficient to pay your claim.

### What is covered under the policy?

You are protected against a broad range of exposures, such as:

- Negligent supervision
- Bodily injury and property damage
- Violation of a student’s civil rights
- Failure to educate
- Improper methods of instruction
- Hiring unqualified persons
- Corporal Punishment-related injury to a student
- Allegations of sexual misconduct with a student
- Criminal investigations and proceedings
- Employment and licensure issues

### Does this insurance cover Criminal Proceedings or Sexual Misconduct Allegations against me?

Yes, our policy covers criminal acts and sexual misconduct allegations under Coverage B and will reimburse your attorney up to \$5,000 regardless of verdict.

### When does my insurance policy respond?

Our form is occurrence-based, which means as long as the occurrence that resulted in litigation took place while the Educators Professional Liability was in effect, then the policy will respond. Even if you are no longer a member of the association, you will be covered as long as the policy was in force when the incident occurred and you were a member in good standing at that time.