

# ATPE's protection: What you *need* versus what they *offer*

The following are selected highlights of how ATPE's Professional Liability Insurance Policy compares to the benefits offered by other associations.

	ATPE	TSTA/NEA	TCTA	Texas AFT
<b>COST</b> (dues required to receive benefits described below)				
First-time professional member	\$90		\$90	
Professional member	\$145	\$430	\$140	Up to \$600
Associate member	\$70	\$228.50	\$70	Up to \$320
<b>NUMBER OF MEMBERS</b>	112,000	43,000	50,000	57,000
<b>LIABILITY INSURANCE*</b>	\$8 million	\$6 million	\$7 million	\$8 million
Civil rights claims/per insured per occurrence	\$2 million	\$300,000 <sup>1</sup>	\$2 million <sup>2</sup>	>
<b>CANCELLATION</b> of insurance policy coverage (except for nonpayment of premium)*	Noncancelable	Excess policy Cancelable	Noncancelable	Cancelable
<b>WIN OR LOSE, LEGAL COSTS GUARANTEED BY INSURANCE CONTRACT*:</b>				
• Criminal defense per claim	\$10,000	+	*	★
• Employment rights defense per claim, subject to \$20,000 aggregate:				
<u>Examples:</u>				
Dismissal	\$10,000	No	No <sup>3</sup>	No
Contract nonrenewal	\$10,000	No	No <sup>3</sup>	No
Change of assignment	\$10,000	No	No <sup>3</sup>	No
Certification	\$10,000	No	No <sup>3</sup>	No
<b>ASSAULT-RELATED PERSONAL PROPERTY DAMAGE*</b>	\$2,500	\$500	None	\$250
<b>BAIL BOND REIMBURSEMENT*</b>	\$5,000	\$1,000	\$5,000	\$1,000
<b>IDENTITY THEFT COVERAGE*</b>	\$2,500	No	\$1,000	No
In addition to the insurance benefits, ATPE maintains <b>THE MOST STAFF ATTORNEYS</b> of any Texas educator organization who are available to assist eligible members with professional concerns.	11	6	9*	?

Information describing benefits pertains to ATPE's 2008-09 membership year. Information describing competitors' insurance policies and benefits is the latest verifiable information available to ATPE as of Aug. 1, 2008. For the most up-to-date comparison date, visit [atpe.org](http://atpe.org).

> A review of the latest Texas AFT/AFT Legal Action Trust available to ATPE, amended February 2001, indicates that damages awarded for many constitutional rights claims may not be covered. Texas AFT/AFT has failed to provide current copies of the Occupational Liability Policy and Legal Action Trust, despite ATPE's request.

✦ Reimbursement up to \$35,000 paid *only* if completely exonerated except for corporal punishment claims. CPS investigations are not covered.

\* Benefit reduced from \$15,000 when charges arise out of allegations of sexual action involving a student or minor.

★ Reimbursement beyond \$10,000, win or lose, provided *only* for corporal punishment claims through AFT Legal Action Trust, which is limited to \$3 million for all AFT members nationwide.

❖ Staff attorneys may fulfill multiple positions within TCTA.

1. Limit includes defense fees, which means funds may be exhausted leaving nothing for payment of damages.
2. TCTA's policy excludes payment of damages where there is "deliberate indifference."
3. Insured attorney fees for employment rights defense paid up to \$15,000 *only* if final judgment is in favor of insured.



**SUPPORTING YOUR FREEDOM TO TEACH<sup>SM</sup>**

\*PROFESSIONAL LIABILITY, EMPLOYMENT RIGHTS AND IDENTITY THEFT INSURANCE COVERAGE IS UNDERWRITTEN BY NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA. ALL COVERAGE IS SUBJECT TO THE EXPRESS TERMS OF THE MASTER INSURANCE POLICY ISSUED TO ATPE BY NATIONAL UNION FIRE INSURANCE CO. AND KEPT ON FILE AT THE ATPE STATE OFFICE. Coverage applies in an insured's activities within his/her professional capacity. Download a summary in PDF format at [www.atpe.org/protection](http://www.atpe.org/protection). Eligibility for membership benefits is contingent upon receipt of the entire dues amount pursuant to an authorized payment plan. A disruption in payments to an authorized payment plan may result in discontinuation of such benefits including cancellation of insurance coverage retroactive to the earlier of Sept. 1 or your membership date. The insured member services and staff attorneys' assistance are offered through separate programs.