

Your action today empowers you in the future

Don't find yourself helpless in the face of employment concerns

Compare the following selected highlights to see how ATPE's Professional Liability Insurance Policy sets the standard for excellence and integrity.

	ATPE	TSTA/NEA	TCTA	Texas AFT
COST (dues required to receive benefits described below)				
First-time professional member	\$90	\$311	\$90	N/A
Professional member	\$145	\$456	\$140	Up to \$600
Associate member	\$70	\$241	\$70	Up to \$320
NUMBER OF MEMBERS	More than 115,000	48,000	50,000	57,000
LIABILITY INSURANCE*				
Civil rights claims/per insured per occurrence	\$8 million \$2 million	\$6 million \$300,000 ¹	\$7 million \$2 million ²	\$8 million >
	(A detailed summary of ATPE's master policy may be viewed at www.atpe.org/protection . What about theirs?)			
CANCELLATION of insurance policy coverage (except for nonpayment of premium)*	Noncancelable	Excess policy Cancelable	Noncancelable	Cancelable
WIN OR LOSE, LEGAL COSTS GUARANTEED BY INSURANCE CONTRACT*:				
• Criminal defense per claim	\$10,000	+	*	★
• Employment rights defense per claim, subject to \$20,000 aggregate:				
<u>Examples:</u>				
Dismissal	\$10,000	No	No ³	No
Contract nonrenewal	\$10,000	No	No ³	No
Change of assignment	\$10,000	No	No ³	No
Certification	\$10,000	No	No ³	No
ASSAULT-RELATED PERSONAL PROPERTY DAMAGE*	\$2,500	\$500	\$2,500	\$250
BAIL BOND REIMBURSEMENT*	\$5,000	\$1,000	\$5,000	\$1,000
In addition to the insurance benefits, ATPE maintains THE MOST STAFF ATTORNEYS 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 2010-11 membership year. Information describing competitors' insurance policies and benefits is the latest verifiable information available to ATPE as of July 1, 2010. For the most up-to-date comparison date, visit 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 repeated requests.

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

* Benefit reduced to \$5,000 when charges arise out of allegations of sexual indecency with a child.

★ 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.

*PROFESSIONAL LIABILITY 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 AND KEPT ON FILE AT THE ATPE STATE OFFICE. Coverage applies to an insured's activities within his/her professional capacity and does not apply to activities that predate the coverage period. The insurance policy summary may be viewed at www.atpe.org/protection. Eligibility for ATPE membership benefits is contingent upon ATPE's receipt of the entire annual membership dues amount for your appropriate membership category. A disruption in payments to an authorized payment plan may result in discontinuation of such benefits, including cancellation of insurance coverage for the entire membership year retroactive to Aug.1 or your membership date. ATPE reserves the right to determine the appropriate membership category. **The insured member services and staff attorneys' assistance are offered through separate programs.



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