## Professional Educator Liability Insurance Policies

**A Comparison: $2 million of coverage versus $1 million**

<table>
<thead>
<tr>
<th>POLICY FEATURE</th>
<th>KANAAE</th>
<th>KNEA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Form</td>
<td>Occurrence</td>
<td>Occurrence</td>
</tr>
<tr>
<td>Available Limits of Liability Coverage</td>
<td>$2,000,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Coverage Applies</td>
<td>To legal actions arising out of duties as employee of education entity</td>
<td>To legal actions arising out of duties as employee of education entity</td>
</tr>
<tr>
<td>Defense Costs</td>
<td>Paid in addition to limit of liability with some sublimits</td>
<td>Paid in addition to limit of liability with some sublimits</td>
</tr>
<tr>
<td>Are lawsuits against you by other teachers in your school or school district covered?</td>
<td>Yes</td>
<td>Only if related to an established peer review system</td>
</tr>
<tr>
<td>Are lawsuits against you for injunctive relief, declaratory relief or other non-monetary relief covered?</td>
<td>Yes, up to $35,000 in attorney’s fees</td>
<td>No</td>
</tr>
<tr>
<td>Does the policy limit the amount of coverage in Civil Rights cases?</td>
<td>No, covered to the $2,000,000 limit of liability for damages. Defense costs paid in addition to the limit of liability</td>
<td>Yes, $300,000 limit for both damages and defense costs, combined</td>
</tr>
<tr>
<td>Are premiums for bail bonds covered?</td>
<td>Yes, up to $1,000</td>
<td>Yes, up to $1,000</td>
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</tbody>
</table>

### What coverage exists in the policy for job protection?

Up to $500 to consult with an attorney if your job is threatened with termination, demotion, suspension, transfer or other disciplinary action; up to an additional $750 if a formal hearing is needed; and another $4,000 if you must sue. Plus, KANAAE, as an association, may assign an attorney at our expense if the claim merits our involvement.

Excluded from policy coverage. However, KNEA, as an association, may assign an attorney if the claim merits the association’s involvement.

### What coverage exists for criminal acts?

Reimbursement of insured’s legal expenses up to $50,000 for criminal allegations as the result of sexual abuse or misbehavior, if found not guilty; up to $10,000 for criminal allegations as the result of corporal punishment, if found not guilty.

Reimbursement of legal expenses up to $35,000, if found not guilty (except in corporal punishment where there is no requirement that the member be exonerated).

### Does coverage exist to protect my teaching certificate/license?

Yes, up to $35,000 in attorney’s fees.

No coverage

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**11/1/10** This policy comparison does not change the terms of any policy. Please read your policy carefully.

**Note:** Your KANAAE policy is an individual policy that is effective on the date you join and covers you for one calendar year. You may join KANAAE at anytime during the year and be covered immediately.
Commonly asked questions about KANAAE’s $2 million liability insurance policy

We asked our insurance administrator, Mr. Fred Wheeler, to answer a few questions about our professional liability insurance policy.

Q: If a student is injured while under my supervision, will I be protected from a lawsuit?
A: Yes. For both your lawyer’s costs and any damages awarded against you.

Q: Am I covered for lawsuits based on sexual harassment or abuse?
A: Yes. The policy provides up to $50,000 to reimburse your attorney’s fees provided you are found to be not guilty or the charges are dropped.

Q: If a student or employee sues me for violating their Civil Rights, am I covered?
A: Yes, and this is an important feature of KANAAE’s protection. The KNEA policy has a $300,000 limitation for lawsuits alleging Civil Rights violations. The KANAAE policy has no such limitation.

Q: Will this policy pay damages or judgments if I lose a lawsuit?
A: Yes, as long as the lawsuit arises out of your educational activities and the cause is not excluded.

Q: What kinds of things are not covered by this policy?
A: Criminal acts for which you are found guilty.
   Activities not arising out of your educational activities.
   Intentionally inflicting bodily injury, except corporal punishment.

Q: What happens if my job is on the line?
A: An important feature of the KANAAE policy is the job protection benefit section. If you are threatened with termination, suspension, reassignment, or demotion — our plan provides for consultation with an attorney, and it will pay for the cost of having an attorney represent you at a formal hearing of a school board or other authority.

Q: The KNEA says that your policy is “limited” in coverage. Is that true?
A: All insurance policies are “limited” to the amount of liability, including the KNEA’s. However, membership in KANAAE provides you with an individual policy which means the limit of liability is $2,000,000 per occurrence. You will receive a personal certificate with your name as the insured.

This flyer contains only a brief description of the KANAAE plan. The actual coverage and full details are contained in the policy and Certificate of Insurance you will receive. For more information about our Professional Liability Protection Plan for Educators, call 1-800-704-7799 and ask for a brochure or visit www.aaeteachers.org.