

Professional Educator Liability Insurance Policies



PEI LIABILITY POLICY	
Available Limits of Liability	\$2,000,000 Liability Coverage
Liability Limit Per Member/Aggregate Limit per Occurrence	\$2,000,000 <u>per member</u> per occurrence \$3,000,000 per occurrence
Liability coverage for Civil Rights cases	\$2,000,000 liability coverage for Civil Rights claims. Defense costs are paid in addition to this.
When does the liability coverage apply?	To legal actions arising out of duties as an employee of an education entity.
Criminal charges coverage	Up to \$40,000, if exonerated. Of this amount, up to \$1,000 is guaranteed regardless of the outcome.
Employment rights/job protection coverage	Up to \$10,000 for legal expenses if employment rights have been violated. Of this, \$1,000 is available for legal consultation and local representation by an attorney, regardless of the outcome. PEI can also provide additional legal resources at our expense.
Actions or challenges against my Teaching Certificate	Up to \$10,000 for research and representation by an attorney, \$1,000 regardless of the outcome. Challenges include issuance, suspension, cancellation and revocation.
Alleged Sexual Misconduct	Up to \$10,000 for legal expenses if exonerated . Of this amount, up to \$1,000 is guaranteed regardless of the outcome.
Bail bonds coverage	Up to \$1,000.
Personal property damage caused by student assault coverage	Up to \$500 after your homeowner's policy has paid.
Coverage on complaints that may arise years after the incident	This is an "occurrence" policy. You are covered provided you were a member when the incident occurred.
Identity theft coverage	Up to \$1,000 for attorney fees.