THE VALUE OF THIS INSURANCE

Coverage A - Liability
Protection for your assets if you are named in a lawsuit due to an event arising in the course and scope of your employment.

Coverage B - Reimbursement of Attorney Fees
Peace of mind in the workplace if there is an action or proceeding against you involving:
  Supervision, tenure, salary, leave of absence or dismissal
  Allegations of improper discipline of a student
  Allegations of improper contact with a student
  Allegations of sexual harassment
  Allegations of a violation of civil rights (if excluded under A)
  Certification or licensure

Coverage C - Bail Bonds

QUESTIONS TO ASK YOURSELF

Do you have the financial ability to defend yourself in the event of a claim?

Do you have the expertise to find the best legal counsel for your situation?

Recent claims--Coverage A
An insured member was named in a lawsuit alleging a plaintiff was strip searched for suspected marijuana possession. This occurred in the presence of the principal. Due to the conflict of interest, the district would not defend the member. Over $60,000 has been paid to date by this policy.

A lawsuit with allegations that a member both physically and verbally harmed a special needs student is pending and defensible. The school district settled the case to its limit of coverage. More than $500,000 has been paid on the member’s behalf.

A lawsuit was filed after a school sporting event alleging hazing/bullying of a student in the library. Expenses and reserves exceed $75,000.

Recent claims--Coverage B
Sexual misconduct--alleged inappropriate conduct with a female student. The insured was acquitted and the attorney reimbursed to the limit of Coverage B.

A library educator was terminated from his position due to alleged violation of school regulations. He was successfully defended and retained employment. His attorney was reimbursed $5,000.

Available to Members of:

Texas Library Association

Offered by:
The John A. Barclay Agency, Inc.
8701 Shoal Creek Blvd.
Bldg. 2, Ste. 201
Austin, Texas 78757
512-476-6566 - John A. Barclay III
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MYRON STEVES
EDUCATORS LIABILITY
EDUCATORS PROFESSIONAL LIABILITY INSURANCE FOR LIBRARIANS

WHAT THE POLICY PAYS

COVERAGE A:
Up to $1,000,000 per insured per occurrence/$3,000,000 per occurrence, plus the cost of defense, investigation and legal fees.

COVERAGE B:
Up to $5,000 per claim per insured. Coverage for criminal proceedings and/or sexual misconduct limited to $10,000 aggregate per policy term.

COVERAGE C:
Up to $1,000 premium on bail bonds.

COVERAGE FEATURES

CRIMINAL / SEXUAL MISCONDUCT ALLEGATIONS
The policy provides reimbursement of attorney fees up to $5,000 under Coverage B if the educator is acting in the scope of his/her duties.

CORPORAL PUNISHMENT
Corporal punishment is covered under Coverage A (Liability) if administered according to the rules of the jurisdiction in which the school is located.

COVERAGE A - LIABILITY INSURANCE
Up to $1,000,000 per insured per occurrence/$3,000,000 per occurrence, plus the cost of defense, investigation and legal fees.

- Applies in the event a member is alleged to have caused injury or damage to others while performing his/her professional duties.
- Errors and omissions insurance for claims for damages arising out of a member’s duties as a library educator, including all defense costs.

Note: The duty of the insurer to defend extends even to groundless, false and frivolous suits and accusations.

COVERAGE B - REIMBURSEMENT OF ATTORNEY FEES
Up to $5,000 per claim per insured

- The policy provides reimbursement of attorney fees in a broad range of situations not included under Coverage A. This includes allegations of criminal and/or sexual misconduct and employment related actions against a library educator involving dismissal, revocation of certification and other professional rights and duties.
- In actions involving termination, salary, reassignment, certification or resignation, the matter in dispute must be resolved in favor of the member to qualify for the full reimbursement of $5,000. However, $1000 of this amount is available for initial consultation and research, whether or not the member prevails, to determine if there exists a reasonable chance of the case being resolved in the member’s favor.

COVERAGE C - BAIL BONDS
Up to $1,000 premium on bail bonds.

THIS IS NOT A CERTIFIED COPY OF THE POLICY BUT A SUMMARY AND IS PROVIDED FOR REFERENCE ONLY. ALL COVERAGE PROVIDED UNDER THE TERMS OF THE POLICY IN THE EVENT OF A LOSS OR OCCURRENCE IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS CONTAINED IN THE MASTER POLICY ON FILE WITH THE POLICYHOLDER, INCLUDING ALL AMENDMENTS, ENDORSEMENTS, AND ADDITIONS.