

## 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

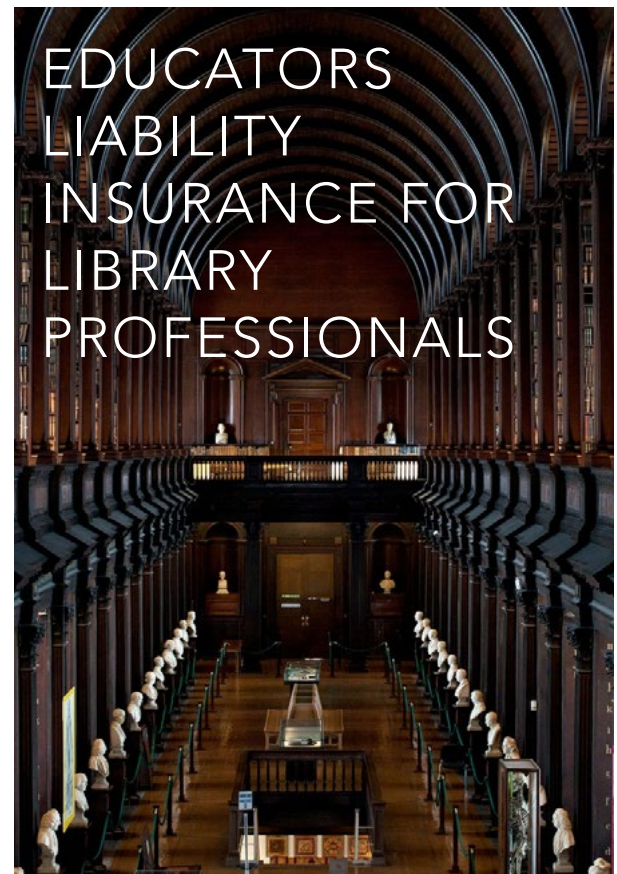
Sexual misconduct--alleged inappropriate conduct with a female student. The insured was acquitted and the attorney reimbursed to the limit of Coverage B.

A library professional 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.

Supervising General Agent

**MYRON STEVES**  
EDUCATORS LIABILITY

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## EDUCATORS LIABILITY INSURANCE FOR LIBRARY PROFESSIONALS

Available to Members of:



Offered by:



The John A. Barclay Agency, Inc.  
8701 Shoal Creek Blvd.  
Bldg. 2, Ste. 201  
Austin, Texas 78757  
Claims Dept. - 512-374-4927  
Claims Fax - 512-374-4927  
[www.barclay-insurance.com](http://www.barclay-insurance.com)

Underwritten by Carrier rated A+XV  
Superior by A.M. Best

# EDUCATORS LIABILITY INSURANCE FOR LIBRARY PROFESSIONALS



## 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.

## 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.

