

In the event of a claim – please report the Notice of Claim, along with any supporting documentation, to:

Donna House - KAPE Executive Director  
info@kentuckyteachers.org

KAPE has your back for Professional Liability coverage, and a whole lot more, at rates much lower than other organizations!

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.

**RT** ProExec

August 28, 2020

# EDUCATORS PROFESSIONAL LIABILITY INSURANCE

Available to members of:



Phone: 888-438-7179  
Email: info@kentuckyteachers.org  
www.kentuckyteachers.org

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



# EDUCATORS PROFESSIONAL LIABILITY INSURANCE

Available to members of:

## KENTUCKY ASSOCIATION OF PROFESSIONAL EDUCATORS

### WHAT THE POLICY PAYS:

#### COVERAGE A – Educators Professional Liability

For claims arising out of a member’s duties as an educator, including civil rights issues

- Up to \$2,000,000 per insured, per occurrence
- \$3,000,000 per occurrence
- Corporal punishment is covered if administered according to the laws of the jurisdiction in which the school is located.
- Plus the cost of defense, investigation and legal fees

#### COVERAGE B – Reimbursement of Attorney Fees

- Criminal Action or Proceeding: Up to \$25,000 per claim, per insured, if exonerated. Up to \$10,000 of this amount is available regardless of outcome.
- Sexual Misconduct Action or Proceeding: Up to \$10,000 per claim, per insured.
- Professional Rights Appeals: Up to \$15,000 per claim, per insured. Up to \$5,000 of this amount is available regardless of outcome. Coverage includes Credentialing appeals.
- Civil Rights Action or Proceeding: Up to \$10,000 per claim, per insured.

#### COVERAGE C – Bail Bonds

- Up to \$1,000 per bail bond, per insured

#### COVERAGE - Assault Related Personal Property Damage

- Up to \$1,500 per assault

#### COVERAGE – Identity Theft

- Up to \$10,000 per claim

#### COVERAGE - Private Instruction

- Up to \$10,000 per claim, per insured

## FREQUENTLY ASKED QUESTIONS

### Why is professional educator insurance valuable to me as an educator?

A professional educator policy will guard you against financial devastation in the event you are named in a serious lawsuit arising in the course and scope of your responsibilities as an educator. Facts tell us that litigation against schools and educators has risen significantly in the recent years. In today’s educational climate, it is as important to insure your professional career as it is to insure your car, your home and your health.

### Will my school district not have liability insurance?

The district’s policy covers the district first and foremost, and in certain circumstances, its plan will not cover you or your legal fees. In today’s litigious environment with respect to education, it is only wise to have your own insurance coverage in place that names you as the insured party. Additionally, the school district’s policy limits may be exhausted quickly in any given lawsuit. Our policy provides extra protection in the event the district’s limits are insufficient to pay your claim.

### What is covered under the policy?

You are protected against a broad range of exposures, such as:

- Negligent supervision
- Bodily injury and property damage
- Violation of a student’s civil rights
- Failure to educate
- Improper methods of instruction
- Hiring unqualified persons
- Corporal Punishment-related injury to a student
- Allegations of sexual misconduct with a student
- Criminal investigations and proceedings

### Does this insurance cover Criminal Proceedings or Sexual Misconduct Allegations against me?

Yes, our policy covers criminal acts and sexual misconduct under Coverage B - Reimbursement of Attorney Fees. Criminal Actions or Proceedings are covered up to \$25,000 per claim, per insured if exonerated, and up to \$10,000 regardless of final judgment. Sexual Misconduct allegations are covered up to \$10,000. This amount is available regardless of final judgment.

### When does my insurance policy respond?

Our form is occurrence-based, which means as long as the occurrence that resulted in litigation took place while the Educators Professional Liability was in effect, then the policy will respond. Even if you are no longer a member of the association, you will be covered as long as the policy was in force when the incident occurred and you were a member in good standing at that time.