

The Pennsylvania Association of School Administrators' in-dues professional liability plan is the solution to uncertain or inadequate liability coverage. You'll have peace of mind knowing that if your school district doesn't have sufficient coverage or refuses to defend you, your back-up plan is in place. Your association's affiliation with the Trust for Insuring Educators (TIE) makes this valuable member benefit possible.

Features

Your in-dues plan:

- Pays up to \$1 million for damages arising from professional liability lawsuits.
- Pays defense costs in addition to the liability limit for professional liability lawsuits.
- Covers claims brought at any time, as long as the act or omission that resulted in the claim occurred while your policy was in effect.
- Provides coverage as long as you remain an PASA member in good standing and PASA continues to offer this professional liability plan as an in-dues member benefit.

What's Covered

The in-dues plan protects you against a broad range of exposures associated with your educational duties, such as:

- Injuries to students under your supervision
- Improper placement of students
- Hiring unqualified people
- Defamation
- Failure to educate
- Failure to promote students or grant credit
- Improper methods employed in instruction, counseling, research design, etc.
- Violation of student civil rights

- Negative consequences in implementing the recommendations of research studies.

Additional Protection

After a \$100 deductible, the plan also pays 90 percent of your attorney's fees if you:

- Are **sued by an employee** you supervise regarding a covered personnel matter (limit of \$5,000 per policy period).
- Are **accused of sexual misconduct**, provided you are found not guilty or the charges are dismissed (limit of \$50,000 per claim / \$100,000 aggregate per policy period).
- **Face criminal charges arising out of corporal punishment**, provided you are found not guilty or the charges are dismissed (limit of \$10,000 per claim, per policy period).

Job Protection Benefits

If you are threatened with a job action, such as termination, suspension, reassignment or demotion, the plan's Job Protection Benefits will pay:

- Up to \$500 for your initial consultation with an attorney
- Up to \$750 of the cost of having an attorney represent you at a formal hearing of a school board or other authority
- Up to \$4,000 for legal fees, subject to a \$100 deductible, may also be

available should the member decide to sue because of an adverse job action. Contact PASA plan administrator for more information.

Eligibility

You must be a member in good standing of PASA and a W-2 employee of a school, college or university, and the job must be your main occupation.

If you are a registered nurse, a licensed/certified school psychologist or a physical therapist, you must be performing medically-related teaching or services in the normal course of your duties as an employee of a school to be eligible for coverage.

School board members and owners of private schools are not eligible.

If you are an educator in private practice or an independent contractor, you are not eligible for this program. Please contact the plan administrator at (800) 821-7303 for information about professional liability plans for which you may be eligible.

Other Insurance

The insurance provided by PASA's in-dues professional liability plan is excess of any other valid and collectible insurance or indemnity you might have with regard to the claim, including coverage provided by your school district and/or school board.

Administered by:



**Forrest T. Jones
& Company®**

2600 Grand Blvd. • P.O. Box 418131
Kansas City, MO 64141-8131
(800) 821-7303 • www.ftj.com

Continued

In-Dues Professional Liability Plan (Continued)

Effective Date

The plan becomes effective the date your membership is accepted by PASA.

Your plan provides coverage for claims brought at any time, as long as the act or omission that resulted in the claim occurred while the policy was in effect.

Limitations

This plan is available to members residing in the United States and the District of Columbia.

Filing a Claim

If you are named in a lawsuit and you anticipate incurring legal fees, please complete an [Incident Form](#).

Copies of all legal documents, papers, invoices, and the incident form should be mailed or emailed to:

By email: p&ceducators@ftj.com

By mail:

PASA Professional Liability Plan
c/o Forrest T. Jones & Company
Attention: P&C Dept.
PO Box 418131
Kansas City, MO 64141-0131

If you need assistance in filing a claim, please contact our Customer Service Department at (800) 821-7303 weekdays between 6:30 a.m. and 6:30 p.m. Central Time.

Upgrade your Coverage

PASA members may purchase one of the following upgrades to their in-dues plan.

- Add part-time coverage to your \$1 million benefit for a \$30 annual premium.
- \$1 million additional benefit – increases your professional liability coverage to \$2 million for a \$40 annual premium.
- \$1 million additional benefit plus part-time coverage – increases your professional liability coverage to \$2 million, and provides coverage for your part-time educational activities, for a \$50 annual premium.

Eligibility for Part-Time Coverage

To be eligible for the optional part-time coverage, the following requirements must be met:

- Your primary employment must be with an educational organization.
- Your part-time or secondary job must be educational and not medically related, and must fall within the same underwriting guidelines as your main occupation.
- You must receive payment for the job.
- You must remain a member in good standing of PASA to be eligible for the optional part-time coverage.

Registered nurses, licensed/certified school psychologists and physical therapists performing medically related teaching or service in the normal course of their duties as an employee of a school, university or college are not eligible for part-time coverage.

How to Apply

To add part-time coverage, complete the upgrade application online at: www.ftj.com/pasa. This process will allow you to complete your application, pay for your additional coverage, and access your policy documents.

Payment Options

You may pay by ACH, VISA, Mastercard, Discover, or AMEX at the time of application.

You will receive a renewal notice in the mail in advance of your upgrade policy's termination date.

The Educators Professional Liability Plan is made available through your professional association's participation in the Trust for Insuring Educators (TIE), which consists of more than 65 educational associations comprising more than 1 million members.

The material herein is provided for informational purposes and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued through Forrest T. Jones & Company, Inc., its affiliates or the insurance companies represented. All conditions of coverage, terms, and limitations are defined and provided for in the policy issued to you. Programs and products may not be available in all states; policy features may vary by state or other circumstances and are subject to change without notice.