



(888) 873-9661

www.VirginiaEducators.org

Professional Educators Liability Insurance

Insurance Summary

Our **\$2,000,000 per member, per occurrence** insurance coverage is included as a member benefit for all Professional, Support, and Student Members. This policy is underwritten by a carrier rated A+XV Superior by A.M. Best. Copies of the insurance policy are provided to each member every year, and to all others upon request.

SCHEDULE OF COVERAGE - Limits of Liability

Coverage A – Educators Liability Insurance:

- **\$2,000,000 per Member, per OCCURRENCE**
- **\$3,000,000 per OCCURRENCE** (if a single incident involves multiple students or claims)

Coverage B – Attorney Fees for additional legal situations not included under Coverage A, including:

B.A.1 – Defense Against Criminal Charges:

- **\$35,000 per Claim per Insured**, subject to exoneration.
- **\$10,000 per Claim per Insured**, regardless of the outcome.

B.A.2 – Defense Against Job Action or Violation of Employment Rights:

- **\$10,000 per Claim per Insured**, subject to favorable judgment.
- **\$1,000 per Claim per Insured**, regardless of the outcome.
(includes dismissal, tenure, salary, leave of absence, assignment, resignation, and other professional rights, duties, and responsibilities)

B.A.3 – Defense of an Action Against Teaching Certificate:

- **\$10,000 per Claim per Insured**, subject to favorable judgment.
- **\$1,000 per Claim per Insured**, regardless of the outcome.
(includes issuance, suspension, cancellation or revocation of teaching certificate)

B.A.4 – Defense Against Allegations of a Civil Rights Violation:

- **\$10,000 per Claim per Insured**, regardless of the outcome.
(If not otherwise covered; e.g., under Liability Coverage A or as a criminal charge under B.A.1.)

B.A.5 – Defense Against Allegations of Sexual Misconduct:

- **\$10,000 per Claim per Insured**, regardless of the outcome.

Coverage B Annual Aggregate, under B.A.1, B.A.5, or B.A.1 and B.A.5 combined:

- **\$35,000 per INSURED all CLAIMS under Coverage B.**

Coverage B Annual Aggregate, all Claims:

- **\$1,000,000 all CLAIMS under Coverage B.**

Coverage C – Bail Bonds:

- Up to **\$1,000 per bail bond per Insured.**

Coverage D – Assault-Related Personal Property Damage:

- Up to **\$500, Limit per Assault** (After homeowner's policy or similar other insurance coverage)