

**New Upgrades!  
Even Better Value  
for Teachers.**

## Comparing Professional Educator Liability Insurance Benefits: VPE's \$2 Million per Member vs. Typical Teacher Union Plans.

POLICY FEATURE	VIRGINIA PROFESSIONAL EDUCATORS	TYPICAL TEACHER UNION POLICY
Available Limits of Liability Coverage	<b>\$2,000,000 Liability Coverage</b>	<b>\$1,000,000 Liability Coverage</b>
Annual Cost of Membership	<b>\$180 (\$15 a month)</b> Most teachers save \$400 a year w/VPE	<b>~ \$550 to \$700 (\$50 to \$60 a month)</b>
<b>Educators Liability Limit Per Member / Aggregate Limit Per Occurrence</b>	<b>\$2,000,000 per member per occurrence</b> <b>\$3,000,000 per occurrence</b>	\$1,000,000 per member per occurrence \$3,000,000 per occurrence
What liability coverage does the policy provide for Civil Rights cases? (Per member, Per occurrence)	The full <b>\$2,000,000</b> liability coverage applies for Civil Rights lawsuits.	Liability coverage is limited to \$300,000 per member per occurrence for civil rights issues or claims.
When does the liability coverage apply?	To legal actions arising out of duties as an employee of an education entity.	To legal actions arising out of duties as an employee of an education entity.
What coverage exists for possible criminal charges?	Reimbursement of legal expenses up to <b>\$35,000</b> , if exonerated. Of this amount, up to <b>\$10,000</b> is guaranteed regardless of the outcome, even if not exonerated.	Reimbursement of legal expenses up to \$35,000, if exonerated. (except in corporal punishment, where there is no requirement for exoneration)
What coverage exists in the policy for employment rights / job protection?  (Note: In practice, both Virginia Professional Educators and teacher unions handle many types of member issues through a combination of professional advocacy from staff members, local leaders, and legal representation from attorneys.)	<b>Guaranteed up to \$10,000</b> for legal expenses if it is shown that your employment rights have been violated. Of this, <b>\$1,000</b> is available up-front for legal consultation and local representation by an attorney, regardless of the outcome. Covered actions include dismissal, tenure, salary, leave of absence, assignment, resignation, and other professional rights, duties, and responsibilities. VPE can also provide additional legal resources at <u>our</u> expense.	<u>Excluded from policy coverage.</u> However, the teacher union may, at their discretion, assign an attorney if the claim merits the involvement of the union.
Are actions or challenges against my Teaching Certificate covered by the policy? (Challenges include issuance, suspension, cancellation, or revocation.)	Yes. <b>Guaranteed up to \$10,000</b> for legal fees if your case prevails. Of this, up to <b>\$1,000</b> is available for legal research and representation by an attorney, regardless of the outcome.	<u>Not specifically addressed in policy.</u> However, the teacher union may, at their discretion, assign an attorney if the claim merits the union's involvement.
Are premiums for bail bonds covered?	Yes. Up to \$1,000	Yes. Up to \$1,000
Am I covered for personal property damage caused by student assault?	Yes. Up to \$500 after your homeowner's policy has paid.	Yes. Up to \$500 after your homeowner's policy has paid.
Does the policy cover complaints that may arise years after the incident?	Yes. This is an "occurrence" policy. You are covered, provided you were a member when the incident occurred.	Yes. This is an "occurrence" policy. You are covered, provided you were a member when the incident occurred.

**As of 7/1/2016** – This policy comparison does not change the terms of any policy. Please read your policy and member benefits carefully. The full coverage and details are contained in the policy. For more information about our Professional Liability Protection and member benefits for educators, call **1-888-873-9661** and ask for a membership information packet and a copy of the insurance policy.

**For more information, go to: [www.VirginiaEducators.org](http://www.VirginiaEducators.org) or e-mail: [Info@VirginiaEducators.org](mailto:Info@VirginiaEducators.org)**



(888) 873-9661

[www.VirginiaEducators.org](http://www.VirginiaEducators.org)

# Professional Educators Liability Insurance

## Insurance Summary

VPE's **\$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 Nationwide® Insurance Company. Nationwide has received an A+XV Superior rating 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 – Additional Attorney Fees for 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)