



### Any Questions?

**KDP** (800) 284-3167

#### FTJ Plan Administrator

(800) 821-7303

Email: [p&c.educators@ftj.com](mailto:p&c.educators@ftj.com)

[www.ftj.com/KDP](http://www.ftj.com/KDP)

This plan is made available through your association's participation in the Trust for Insuring Educators (TIE). The Trust consists of more than 65 education associations comprising more than 1 million members.

**Forrest T. Jones & Company has been serving educators for over 60 years, providing insurance plans at affordable rates.**

#### Administered by:



**Forrest T. Jones  
& Company®**

3130 Broadway | P.O. Box 418131  
Kansas City, MO 64141-8131

*\* In Arizona: Forrest T. Jones Consulting Company.*

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# Educators Professional Liability

## **\$1 Million Professional Liability Plan**



**An enhanced membership benefit  
designed exclusively for KDP members**

# What is Professional Liability?

*An educator incurs a professional liability when he or she fails to meet standards of performance, or when a student, co-worker, or other individual is harmed by the educator's actions or decisions (or lack thereof) while performing his or her job duties.*

### **What Are Some Examples of Professional Liability Claims?**

- ◆ An employed educator is sued for negligence alleging responsibility for a student severely injured during a routine workout when no parental permission slips were on file in the principal's office.
- ◆ An employed educator is sued for improperly disciplining a student with a behavioral IEP in place.
- ◆ An employed educator is sued for allegedly making a defamatory statement about a student.

### **What's My Coverage Amount?**

As an individual member of KDP, you are automatically insured for **\$1 million in protection!** Defense costs are paid in addition to this amount! What's more, as an enhanced benefit of your membership, you receive **job protection benefits** in the event you're threatened with termination, demotion, involuntary transfer or suspension.



In addition to your \$1 million in protection, KDP members can choose to add an additional \$1 million in coverage for \$30. Add Part-time protection to your current \$1 million for \$35 per year to cover part-time educational jobs (consultant, tutor, teacher) provided your primary employment is with an educational organization. Must be of a nature similar to your regular responsibilities, and receive pay for this work. For an Upgrade Enrollment Form go to [www.ftj.com/KDP](http://www.ftj.com/KDP).

### **When Does My Coverage Apply?**

Your plan will provide coverage for claims brought at any time, as long as the occurrence that resulted in litigation occurred while your Educators Professional Liability policy was in effect. You'll be covered even if you've retired — as long as your coverage was in force when the incident happened.



***How Are Claims Handled?***

If you are named in a lawsuit and you anticipate incurring legal fees, please complete an Incident Form and submit it to FTJ & Company, the plan administrator, along with copies of all legal documents, papers and invoices.

**By email:** p&ceducators@ftj.com

**By mail:**  
Legal Benefits Program  
c/o Forrest T. Jones & Company, P&C  
Department  
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

***Why Is Professional Liability Coverage So Important to Me as an Educator?***

You have personal assets acquired through years of savings and hard work. A professional liability policy can act as a safeguard to protect your assets in the event you are sued as a result of an event arising out of educational duties.

***Are Professional Liability Plans Easy to Acquire?***

The easiest and most cost-effective way for you to obtain individual professional liability insurance is through membership in a professional association such as KDP.

***Won't My School Provide this Type of Coverage?***

Although school districts and universities where you are employed should have adequate liability

coverage, that may not always be the case. The wrong time to find out about inadequacies is when a suit is filed naming you as a defendant. Your school district's plan may not cover you, your attorney's fees or the act that triggered the lawsuit.

The Liability limit may be only \$1 million or \$2 million a year, and that limit must be spread over all claims filed during the policy year.

Keep in mind your school plan may have a single limit of liability that covers the school, its board members and employees. In the event a suit is filed involving the school, the board and you ... **there may not be enough coverage to fully protect everyone.** This plan supplements any coverage you may receive from your school plan.

***Eligibility***

As an employed professional member or student member of KDP, you are automatically insured for \$1 million of professional liability coverage. If the former, you must be a W-2 employee of an educational entity, i.e. school, college or university; private or public, local, regional, state or federal school system, agency or organization. This must be your main occupation. **The plan becomes effective the date your membership (with insurance opt-in selected) is approved by KDP and continues as long as you remain a KDP member in good standing.** This is a benefit of your membership. 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.

***What's Covered***

With the Educators Professional Liability Plan, you will be protected against a broad range of exposures associated with your educational duties, such as:

- ◆ injuries to students under your supervision;
- ◆ improper placement of students;
- ◆ improper methods employed in instruction, counseling, research design, etc.;
- ◆ defamation;
- ◆ hiring unqualified people;
- ◆ failure to educate;
- ◆ failure to promote students or grant credit;
- ◆ violation of student civil rights;
- ◆ negative consequences in implementing the recommendations of research studies.



***Job Protection Benefits***

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

- ◆ Up to \$500 for your consultation with an attorney of your choice and 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, if you decide to sue because of a job action and the judgment in the suit is in your favor. Of that \$4,000, \$750 is available to you regardless of the suit's outcome.

\* Job Protection Benefits are not available to student members.

***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 claim, \$5,000 aggregate per policy period).
- ◆ **Are accused of sexual misconduct**, provided you are found not guilty or the charges are dismissed (limit of \$35,000 per claim, per policy period, and a \$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).
- ◆ **Are named in a lawsuit seeking non-monetary relief** (limit of \$35,000 per claim, per policy period).

This plan does not respond to criminal actions (except as noted above), corporal punishment where prohibited by law, or to acts or omissions with respect to work carried on as a part-time private consultant unless you have applied for coverage as such and paid the appropriate premium.

***Important Notice***

School board members and owners of private schools are not eligible. If you are a self-employed educator in private practice or an independent contractor, you may not be eligible for this plan. Please contact the plan administrator at (800) 821-7303 for information about professional liability plans for which you may be eligible.