

In the event of a claim, please contact:

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This Is Not A Certified Copy Of The Policy But A Summary And Is Provided For Reference Only. The Coverage Provided Under The Policy In The Event Of A Loss Or Occurrence Is Subject To All Of The Terms, Conditions, Provisions, Limitations, And Exclusions Contained In The Master Policy On File With The Policyholder, Including All Amendments, Endorsements And Additions Thereto. Agents should read the full policy form and any applicable Amendments, Endorsements for full Terms, Conditions, Provisions, Limitations, And Exclusions and should encourage their policyholders to do the same.

**RT ProExec**

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# EDUCATORS PROFESSIONAL LIABILITY INSURANCE

Available to members of:

OKLAHOMA  
**ACTE**

OkACTE

2801 N Lincoln Blvd Ste 130

Oklahoma City, OK 73105

405.525.8906

Underwritten by a Carrier rated  
A XV Excellent by AM Best



# EDUCATORS PROFESSIONAL LIABILITY INSURANCE

Available to members of:

## Oklahoma Association of Career and Technology Education

### SUMMARY OF COVERAGE

#### COVERAGE A – Educators Professional Liability

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

- Up to \$1,000,000 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.
- Defense costs are outside the Liability limit.

#### COVERAGE B – Reimbursement of Attorney Fees

- Up to \$35,000 for Criminal Action or Proceeding, if exonerated. Up to \$10,000 of this amount is available without regard to judgment.
- Up to \$10,000 for Sexual Misconduct Action or Proceeding (amount available regardless of judgment).
- Up to \$10,000 for Professional Rights or Credential Action or Proceeding. Up to \$1,000 of this amount is available regardless of outcome.
- Up to \$10,000 for Civil Rights Violation Action or Proceeding (amount available regardless of outcome).

#### COVERAGE C – Bail Bonds

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

#### COVERAGE – Identity Theft

- Up to \$10,000 per insured, per policy period

## FREQUENTLY ASKED QUESTIONS

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

A professional educator policy will help 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?

The policy responds to 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
- Corporal Punishment-related injury to a student  
(if permitted in the jurisdiction where the school is located)
- Allegations of sexual misconduct
- Criminal investigations or proceedings
- Employment issues at school
- Credentialing issues
- Civil Rights issues

### 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, the policy applies as long as the policy was in force when the incident occurred and you were a member in good standing at that time.

### 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 \$35,000 per claim, per insured, if exonerated. \$10,000 of this amount is available without regard to final judgment. Sexual Misconduct allegations are covered up to \$10,000. This amount is available regardless of final judgment.