



SSWAA In-Dues Professional Liability Plan

The School Social Work Association of America in-dues professional liability plan with legal assistance benefits 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 \$250,000 for damages arising from professional liability and employment liability lawsuits.
- Pays defense costs in addition to the liability limit for professional liability lawsuits.
- Covers claims that occur, and result in reported claims, during the policy period or after the retroactive coverage date.
- Provides coverage as long as you remain an SSWAA member in good standing and SSWAA continues to offer this professional liability plan as an in-dues 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.
- 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 \$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 \$15,000 per claim, per policy period, and a \$15,000 aggregate per policy period).
- **Face criminal charges arising out of corporal punishment**, provided you are found not guilty or the charges are dismissed (limit \$10,000 per claim, per policy period).
- **Are named in a lawsuit** seeking non-monetary relief (limit \$25,000 per claim, \$25,000 aggregate per policy period).

Eligibility

You must be a member in good standing of SSWAA 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 SSWAA'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.

Effective Date

The plan becomes effective the date your membership is accepted by SSWAA and continues as long as you remain an SSWAA member in good standing and SSWAA continues to offer this professional liability plan with legal assistance benefits as an in-dues member benefit.

You are protected against claims arising from an act or omission committed by you during the policy period and subsequent to the retroactive coverage date, as long as the claim is first made against you and reported to us in writing by you during the policy period or any applicable discovery period.

Limitations

This plan is available to members

Administered by:



**Forrest T. Jones
& Company™**

3130 Broadway • P.O. Box 418131
Kansas City, MO 64141-8131
(800) 821-7303 • www.ftj.com

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residing in the United States and the District of Columbia.

Filing a Claim

If you are named in a suit and you anticipate incurring legal fees, contact Forrest T. Jones & Company, the plan administrator, at (800) 821-7303 for assistance in filing a claim.

Copies of all legal documents, papers and invoices should be mailed to:

SSWAA Professional Liability Plan
with Legal Support Program
c/o Forrest T. Jones & Company,
Attn: P&C Dept.
3130 Broadway
Kansas City, MO 64111-2406

Upgrade your Coverage

SSWAA members may purchase one of the following upgrades to the in-dues plan:

- \$750,000 additional benefit – increases your professional liability coverage to \$1 million for a \$25 annual premium.

Additional Benefits

The upgrade plan also provides the following Job Protection Benefits if you are threatened with a job action, such as termination, suspension, reassignment or demotion:

- Up to \$250 for your initial consultation with an attorney
- Up to \$500 of the cost of having an attorney represent you at a formal hearing of a school board or other authority
- Up to \$500 for legal fees, subject to a \$100 deductible, if you decide to sue because of the job action.

How to Apply

Complete the enclosed application, sign it, and send it with your payment to:

Richard F. Jones, Jr., Agent/Broker
c/o Forrest T. Jones & Company
P.O. Box 418131
Kansas City, MO 64141-8131

Payment Options

You may pay by check or credit card (MasterCard or VISA) 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 with legal assistance benefits is made available through your professional association's participation in the Association of Public & Private Educators (APPE), a purchasing group organized under the U.S. Risk Retention Act of 1986. APPE consists of more than 10 professional associations with more than 50,000 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.