

THE VALUE OF THIS INSURANCE

Coverage A - Liability

Protection for your assets if you are named in a lawsuit due to an event arising in the course and scope of your employment.

Coverage B - Reimbursement of Attorney Fees

Peace of mind in the workplace if there is an action or proceeding against you involving:

- Supervision, tenure, salary, leave of absence or dismissal
- Allegations of improper discipline of a student
- Allegations of improper contact with a student
- Allegations of sexual harassment
- Allegations of a violation of civil rights (if excluded under A)
- Certification or licensure

Coverage C - Bail Bonds



QUESTIONS TO ASK YOURSELF

Do you have the financial ability to defend yourself in the event of a claim?

Do you have the expertise to find the best legal counsel for your situation?

Recent claims--Coverage A

An insured member was named in a lawsuit alleging a plaintiff was strip searched for suspected marijuana possession. This occurred in the presence of the principal. Due to the conflict of interest, the district would not defend the member. Over \$60,000 has been paid to date by this policy.

A lawsuit with allegations that a member both physically and verbally harmed a special needs student is pending and defensible. The school district settled the case to its limit of coverage. More than \$500,000 has been paid on the member's behalf by this policy.

A lawsuit was filed after a school sporting event alleging hazing/bullying of a student on a bus. Expenses and reserves exceed \$75,000.

Recent claims--Coverage B

Sexual misconduct--alleged inappropriate conduct with a female student. The insured was acquitted and the attorney reimbursed to the limit of Coverage B.

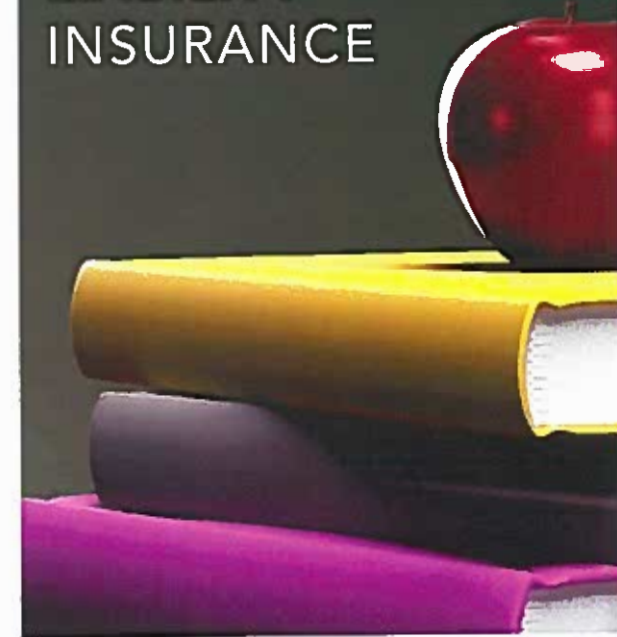
A teacher was alleged to have tampered with school funds for personal use. He was successfully defended. His attorney was reimbursed \$10,000.

Supervising General Agent

MYRON STEVES
EDUCATORS LIABILITY

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EDUCATORS PROFESSIONAL LIABILITY INSURANCE



Available to Members of:

PROFESSIONAL EDUCATORS OF NORTH CAROLINA

PENNC

THE voice for educators

309 West Millbrook Road, Suite 111
Raleigh, NC 27609 1-800-542-8844
www.pencweb.org

Offered by:

Ross & Yerger Insurance, Inc.
PO Box 1139, Jackson, MS 39215-1139
601-944-0959
www.rossandyerger.com

Underwritten by Carrier rated A+XV
Superior by A.M. Best

EDUCATORS PROFESSIONAL LIABILITY INSURANCE



COVERAGE A - LIABILITY INSURANCE

Up to \$1,000,000 per insured per occurrence/\$3,000,000 per occurrence, plus the cost of defense, investigation and legal fees

Applies in the event a member is alleged to have caused injury or damage to others while performing his/her professional duties

Errors and omissions insurance for claims for damages arising out of a member's duties as a professional educator, including all defense costs.

Note: The duty of the insurer to defend extends even to groundless, false and frivolous suits and accusations.

COVERAGE B - REIMBURSEMENT OF ATTORNEY FEES

Up to \$10,000 per claim, per insured

The policy provides reimbursement of attorney fees in a broad range of situations not included under Coverage A. This includes allegations of criminal and/or sexual misconduct and employment related actions against an educator involving dismissal, revocation of certification and other professional rights and duties.

In actions involving termination, salary, reassignment, certification or resignation, the matter in dispute must be resolved in favor of the member to qualify for the full reimbursement of \$10,000. However, \$1,500 of this amount is available for initial consultation and research, whether or not the member prevails, to determine if there exists a reasonable chance of the case being resolved in the member's favor.

COVERAGE C - BAIL BONDS

Up to \$1,000 premium on bail bonds

THIS IS NOT A CERTIFIED COPY OF THE POLICY BUT A SUMMARY AND IS PROVIDED FOR REFERENCE ONLY. ALL COVERAGE PROVIDED UNDER THE TERMS OF THE POLICY IN THE EVENT OF A LOSS OR OCCURRENCE IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS CONTAINED IN THE MASTER POLICY ON FILE WITH THE POLICYHOLDER, INCLUDING ALL AMENDMENTS, ENDORSEMENTS, AND ADDITIONS

WHAT THE POLICY PAYS

COVERAGE A:

Up to \$1,000,000 per insured per occurrence/
\$3,000,000 per occurrence, plus the cost of
defense, investigation and legal fees.

COVERAGE B:

Up to \$10,000 per claim, per insured for
employment related situations. Up to \$35,000
per claim, per insured for criminal proceedings
if the insured is found not guilty. \$10,000 of
this amount is available without regard to
judgment. \$10,000 aggregate per policy term
for sexual misconduct.

COVERAGE C:

Up to \$1,000 premium on bail bonds

COVERAGE FEATURES

CRIMINAL / SEXUAL MISCONDUCT ALLEGATIONS

The policy provides reimbursement of attorney
fees up to \$10,000 without regard to the
judgement under Coverage B if the educator is
acting in the scope of his/her duties.

CORPORAL PUNISHMENT

Corporal punishment is covered under
Coverage A (Liability) if administered according
to the rules of the jurisdiction in which the
school is located.

