

Know Your Rights!

Employment Liability Insurance

What is the NEA Educators Employment Liability (EEL) Insurance?

It is a professional liability insurance program provided by NEA as a benefit of membership. As a TRUE/CTA/NEA member, you are automatically covered by the EEL insurance at no additional cost.

What does the EEL Insurance cover?

A. Educators Liability Benefits

Educators Liability benefits in defense of civil proceedings brought against you in the course of your work as an educator:

- Payment of court-ordered civil liability up to \$1,000,000, such as damages assessed against you. Subject to \$3,000,000 per occurrence aggregate for all claims.
- Payment of legal costs up to \$3,000,000 per member per occurrence or, regardless of the number of members involved in the occurrence, up to \$9,000,000 per occurrence aggregate for all claims in defense of civil proceedings. These limits do not apply to or include any civil rights issues or civil rights claims.
- In civil proceedings on civil rights issues or claims, payment is limited up to \$300,000 for legal costs, civil liability, settlements or judgments, and other supplementary payments.
- Payment is limited up to \$5,000 for legal costs in defense against a mold-related claim.

B. Attorney Fees for the Defense of Criminal Proceedings

Reimbursement for attorney fees and other legal costs up to \$35,000 is available if you are charged with violating a criminal statute in the course of your employment as an educator and you are exonerated from the charges. If, however, the proceeding arises out of

an incident involving the administration of corporal punishment, the policy may provide reimbursement, regardless of the outcome.

C. Bail Bond

Reimbursement up to \$1,000 of bail bond premiums if you must post a bond as the result of an occurrence arising out of your employment as an educator.

D. Assault-Related Personal Property Benefit

Payment up to \$500 for damage to your personal property when caused by an assault upon you in the course of your employment. (Vehicles and school property are excluded.)

Is the EEL Program limited to incidents that occur in school buildings/grounds?

No. The program provides coverage for your educational employment activities on and off school grounds including, for example, school-sponsored athletic events, laboratory experiments, shop training, field trips in the U.S. and abroad, and after school clubs. Educational employment activities are those duties that you perform pursuant to the express or implied terms of your employment in a school district.

How do I make a claim for benefits?

If you are involved in any situation that you believe is covered by the EEL Program, notify the CTA EEL Program Coordinator, who will confirm your eligibility and forward your claim to the Carrier for handling.

EEL Certificate of Insurance and EEL Claim form can be found going to:

www.CTA.org

under Member Services/Legal Services

