


NEA Liability Insurance – Who needs it? YOU!!

Do you ever wonder why educators may need liability insurance? Things happen that sometimes escalate to the point of a lawsuit.

What if this happened to you? You're accused of a criminal act, and you are innocent... or you have been named in a civil suit... The NEA provides members with \$1,000,000 in liability insurance. This insurance reimburses if you're found innocent or the suit is dropped in criminal proceedings. For civil suites the insurance policy expects the district to defend you. The NEA insurance will provide what the district does not. If the district elects not to defend you at all, the liability insurance will. The district will defend you as long as you are following district mandates/curriculum.

The Association's Educators' Employment Liability policy also provides a special endorsement for members who perform medical and related arts in the course of their job, such as school nurses, physical therapists, occupational therapists, psychologists and first-aid instructors.

This benefit is provided only to MEMBERS!

	Certificate of Insurance
	WASHINGTON EDUCATION ASSOCIATION NATIONAL EDUCATION ASSOCIATION EDUCATORS EMPLOYMENT LIABILITY INSURANCE
	Insured by: Nautilus Insurance Company
	Policy Number: NEA_WA00001_P-4
	Participating Unit: Washington Education Association
	Address: PO Box 9100 Federal Way, WA 98063-9100
	Insured: All Unified Members and All Student Members
	Additional Insureds: Agency Fee payers <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Not applicable Refer to Part II(H)(3), Defined Terms
	Policy Period: This policy applies to occurrences which take place during the twelve month period starting at 12:01 AM 9/1/2015 and expiring at 12:01 AM 9/1/2016.
	COVERAGES AND LIMITS OF LIABILITY:
	Coverage A - Educators Liability \$1,000,000 per member per occurrence not to include any civil right issues or civil rights claims \$300,000 per member per occurrence for civil rights issues or civil rights claims and not to include any other claims \$3,000,000 per occurrence aggregate for all claims , including civil rights and civil rights claims
	Coverage A - Legal Defense Cost Limits \$3,000,000 per member per occurrence not to include any civil right issues or civil rights claims \$9,000,000 per occurrence aggregate for all claims , not to include any civil right issues or civil rights claims
	Coverage B - Reimbursement of Attorney Fees for Defense of a Criminal Proceeding \$35,000 per criminal proceeding
	Coverage C - Bail Bond \$1,000 per bond
	Coverage D - Assault-Related Personal Property Damage \$500 per assault
	CLAIMS PROCEDURE The following occurrences should be reported immediately to Eric R. Hansen, Staff Attorney, Washington Education Association, PO Box 9100, Federal Way, WA 98063-9100: 1. any incident involving the death or injury requiring medical attention to a student arising out of a school activity; 2. the receipt by the Insured of a notice of claim , lien letter from an attorney, or service of summons or law suit; or 3. any situation the Insured believes to be covered by the policy. Do not contact an attorney to represent you before contacting Eric R. Hansen at the Washington Education Association at 253-765-7024 or 800-622-3393. When making contact the Insured should be prepared to present a brief description of the occurrence and a copy of any legal documents.
	Cert WA0001 (3/15)