

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 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. 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 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

nea
NATIONAL EDUCATION ASSOCIATION
NEA.ORG
Great Public Schools
for Every Student

2017-2018

Insured by: Nautilus Insurance Company
Policy Number: NEA_WA00001_P-6
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 Yes No 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 9/1/2017 and expiring at 12:01 AM 9/1/2018.

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
\$8,000,000 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:

- any incident involving the death or injury requiring medical attention to a student arising out of a school activity;
- the receipt by the Insured of a notice of claim, lien letter from an attorney, or service of summons or law suit; or
- 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 (9/17)