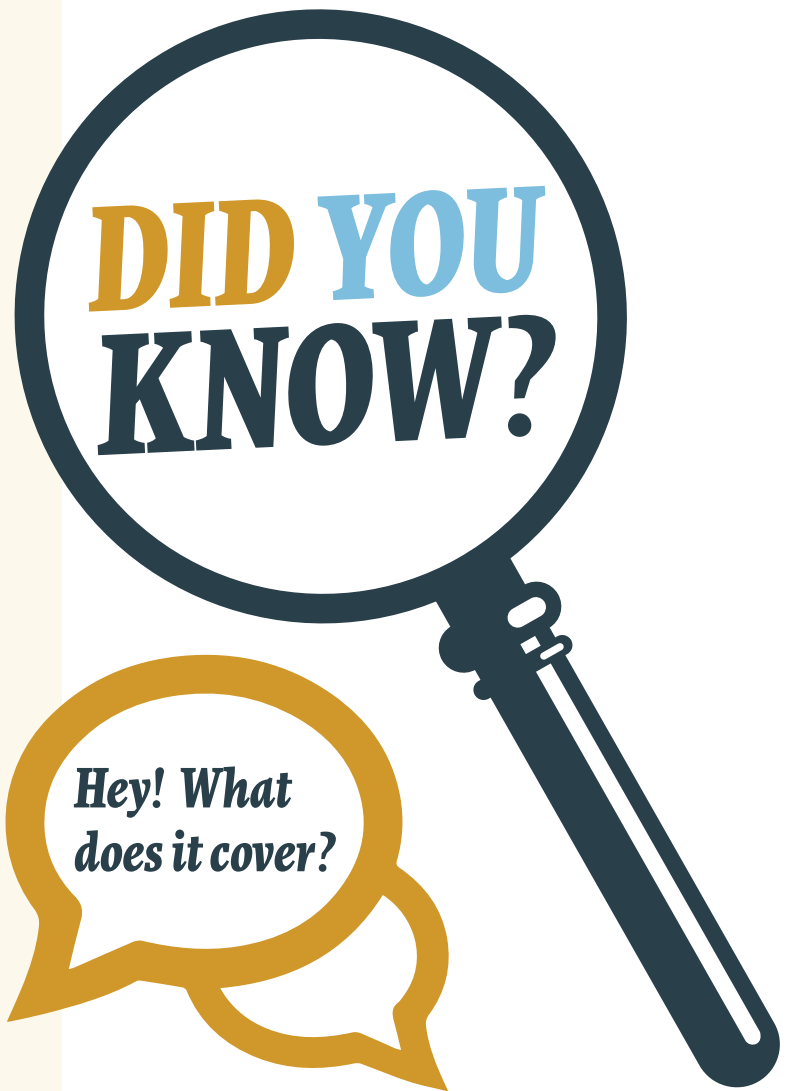


The DOE Liability Insurance Policy:

- ▶ Has a **\$50,000.00** per claim deductible
- ▶ The DOE policy **only** kicks in after all other sources of insurance are exhausted, including the District's, NEA's and any type of self-insurance.
- ▶ **Does not** cover criminal charges even for on the job allegations;
- ▶ **Does not** cover intentional acts;
- ▶ **Does not** cover certification cases;
- ▶ **Does not** cover licensure matters;
- ▶ **Does not** cover discipline cases;
- ▶ **Does not** cover personnel actions;
- ▶ **Does not** cover part-time "instructional personnel";
- ▶ **Does not** cover general educational support staff;
- ▶ **Does not** cover administrative hearings;
- ▶ **Does not** cover arbitrations;
- ▶ **Does not** cover off-duty conduct;
- ▶ **Does not** cover cases involving teacher/coach transportation of students;
- ▶ **Does not** cover Unfair Labor Practice (ULP) cases;
- ▶ **Does not** cover suits for discrimination;



Provides comprehensive legal protection for all members.



- ▶ **Does not** cover you unless you give **written notice** of your claim to the insurance company "as soon as practicable"--- whatever that means!
- ▶ **Does not** cover you if you admit to any wrongdoing or liability;
- ▶ **Does not** cover you if you take any action which may prejudice the insurance company --- unless you have the insurance company's written consent to do so;
- ▶ **Does not** allow you to refuse if the insurance company wants to use your name in a lawsuit for damages from third parties;
- ▶ **Does not** cover any penalty or fine assessed against **you** if you fail to report child abuse or if you fail to timely self-report your own arrest or conviction;
- ▶ **Does not** cover your attorneys' fees if you have to sue the insurance company for denying you coverage.