

Did You Know?



Your Florida DOE Teacher Liability Insurance Policy:

- Has a **\$50,000** per claim deductible
- **Does not pay** first (and will rarely pay at all).
 - It provides excess coverage only;
 - So it pays only after your District's own insurance coverage.
- **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 declaratory or injunctive relief;
- **Does not cover** suits for discrimination;
- **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.

So what does this policy cover? Not much!

OCCTA membership provides you with a professional liability policy covering you for all the items above that the state policy does not. There are no deductibles or fees in addition to your dues, either!

Contact OCCTA President Clinton McCracken orangecta@gmail.com for information about OCCTA membership.

Orange County Educators – Stronger Together!