

Educators who do their homework choose ATPE

See how Education Austin measures up against ATPE.

	ATPE	Education Austin*
Annual dues (Professional/Associate) First-time Professional Member (Local organization dues may also apply.)	\$145/\$70 \$80	\$672/\$361.80 N/A
Membership	Professional association <i>atpe.org</i>	Labor union <i>austin.tx.aft.org</i>
Liability insurance* Constitutional rights claims/limit per insured per occurrence	\$2 million plus defense costs	\$300,000 ¹ including defense fees
As an eligible member, you decide if you wish to pursue your case	Yes	No ²
Win or lose, legal costs guaranteed by insurance contract*: Employment rights defense per claim including: Dismissal Contract nonrenewal Change of assignment Resignation Salary Certification ATPE's win-or-lose employment rights defense is subject to \$20,000 aggregate per insured. Additional \$5,000 per claim for favorable outcome, dismissal and certification cases	\$10,000 \$10,000 \$10,000 \$10,000 \$10,000 \$10,000 Yes	None None None None None None No
Criminal defense Up to \$15,000 per claim and aggregate subject to \$10,000 win or lose in certain circumstances	Yes	See below ³
Detailed summary of master liability insurance* policy published on website (including terms, conditions and exclusions)	Yes, at <i>www.atpe.org/protection</i>	No
Bail bond benefits*	\$5,000	\$1,000
Staff attorneys** Additionally, ATPE maintains the most full-time staff attorneys available to assist eligible members statewide with professional concerns of any Texas educator organization.	11	? ⁴

Information describing ATPE's benefits pertaining to ATPE's 2014-15 membership. The latest verifiable information about Education Austin's benefits as of June 1, 2013.

Updated by ATPE state office 2014-15
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* Education Austin is a merger of the Austin local TSTA and Texas AFT organizations. It is unclear which set of insured benefits the members of the merged organization would be entitled to access when claims arise.

¹ A review of the latest Texas AFT Legal Action Trust available to ATPE, amended February 2001, indicates that damages awarded for many constitutional rights claims may not be covered. Texas AFT has failed to provide current copies of the Occupational Liability Insurance Policy and Legal Action Trust, despite ATPE's repeated requests. TSTA's coverage for civil rights claims is limited to \$300,000.

² TSTA or Texas AFT staff members decide whether or not legal funding should be extended.

³ Paid win or lose by Texas AFT Trust beyond \$10,000 only for corporal punishment claims. TSTA's coverage is paid up to \$35,000 only if completely exonerated except for corporal punishment claims. CPS investigations are not covered.

⁴ It is unclear how EA members would access direct staff attorney assistance or if any is available.

*THE EDUCATORS PROFESSIONAL LIABILITY INSURANCE POLICY IS UNDERWRITTEN BY NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA. ALL COVERAGE IS SUBJECT TO THE EXPRESS TERMS OF THE MASTER INSURANCE POLICY ISSUED TO ATPE AND KEPT ON FILE AT THE ATPE STATE OFFICE. Terms and conditions apply.

For more information and to view a detailed summary of the insurance policy, visit *www.atpe.org/protection*.

**The insured member services and staff attorneys' assistance are offered through separate programs.

For all plans depicted, in the event that a conflict arises between this depiction and the master plan, the master plan prevails.



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