

Educators who do their homework choose ATPE

See how HFT measures up against Houston ATPE.

| | Houston ATPE | Houston Federation of Teachers |
|---|--|--|
| Annual dues (Professional/Associate) First-time Professional Member (Local organization dues may also apply.) Dues fund out-of-state programs and costly lifetime executive benefits | \$145/\$70 \$80 No | \$642/\$370.30 \$523.25 N/A Yes (www.aft.org/about/financial) |
| Detailed summary of master liability insurance policy* published on website (including all terms, conditions and exclusions) | Yes, at www.atpe.org/protection . | No |
| Organization type | Professional association | Union |
| Win or lose, legal costs guaranteed by insurance contract*: Employment rights defense per claim including: <ul style="list-style-type: none"> Dismissal Contract nonrenewal Change of assignment Resignation Salary Certification | \$10,000 \$10,000 \$10,000 \$10,000 \$10,000 \$10,000 | No No No No No No |
| 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* | Yes | No |
| Assault-related personal property damage* | \$2,500 | \$500 |
| Criminal defense Up to \$15,000 per claim and aggregate subject to \$10,000 win or lose in certain circumstances. | Yes | ▲ |
| Bail bond benefit* | \$5,000 | \$2,000 |
| 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 | 1 |

Information describing ATPE's benefits pertains to ATPE's 2014-15 membership year. The latest verifiable information about Texas AFT/AFT's Occupational Liability Insurance Policy and Legal Action Trust as of June 1, 2013. Texas AFT has failed to provide current copies of the Occupational Liability Insurance Policy and Legal Action Trust, despite ATPE's repeated requests.

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▲ Criminal defense—paid win or lose beyond \$10,000 only for corporal punishment claims through AFT Legal Action Trust, which is limited to \$3 million aggregate nationwide.

* 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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