Educators who do their homework choose ATPE

Coaches, see how THSCA measures up against ATPE.	ATPE	THSCA
Annual dues/cost (Professional/Associate) First-time Professional Member (Local organization dues may also apply.)	$145/$70 $80 (Includes professional liability insurance)	Up to $148 ($55 dues + $43 insurance + $50 tuition)
Liability insurance*	$8 million	$2 million
Detailed summary of master professional liability insurance policy* published on website (including all terms, conditions and exclusions).	Yes, at *www.atpe.org/protection.*	No
Win or lose, legal costs guaranteed by insurance contract*: Subject to $20,000 win or lose aggregate per insured Employment rights defense per claim including:		
Dismissal	$10,000	▲
Contract nonrenewal	$10,000	▲
Change of assignment	$10,000	▲
Resignation	$10,000	▲
Salary	$10,000	▲
Certification	$10,000	▲
Corporal punishment	$10,000	•
A wide network of attorneys is approved by the insurance company	Yes	No
Criminal defense up to $15,000 ($10,000 of which is win or lose)	Yes	No
Bail bond benefit*	Yes	No
Staff attorneys via toll-free call** Additionally, ATPE maintains the most staff attorneys available to assist eligible members with professional concerns of any Texas educator organization.	Yes	No

Information describing benefits pertains to ATPE's 2014-15 membership year and the latest verifiable information about the THSCA benefits as of June 1, 2014.

▲ Full $10,000 limit is contingent upon a favorable outcome; otherwise, it is limited to $2,000.

• THSCA does not cover corporal punishment under the attorney fee reimbursement section of the insurance policy.

* 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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