

Your action today empowers you in the future

Don't find yourself helpless in the face of employment concerns

Compare the following selected highlights to see how ATPE's Professional Liability Insurance Policy sets the standard for excellence and integrity.

	ATPE	TSTA/NEA	TCTA	Texas AFT
COST (dues required to receive benefits described below)				
First-time professional member	\$80	\$314	\$90	N/A
Professional member	\$145	\$470	\$140	More than \$600
Associate member	\$70	\$252	\$70	More than \$350
NUMBER OF MEMBERS	More than 111,000	49,000	50,000	65,000
LIABILITY INSURANCE*	(A detailed summary of ATPE's master policy may be viewed at www.atpe.org/protection . What about theirs?)			
Civil rights claims/per insured per occurrence	\$8 million \$2 million	\$1 million \$300,000 ¹	\$8 million \$2 million ²	\$8 million >
CANCELLATION of insurance policy coverage (except for nonpayment of premium)*	Noncancelable	Noncancelable	Noncancelable	Cancelable
WIN OR LOSE, LEGAL COSTS GUARANTEED BY INSURANCE CONTRACT*:				
Employment rights defense per claim, subject to \$20,000 win or lose aggregate:				
<u>Examples:</u>				
Dismissal	\$10,000	No	No ³	No
Contract nonrenewal	\$10,000	No	No ³	No
Change of assignment	\$10,000	No	No ³	No
Certification	\$10,000	No	No ³	No
ADDITIONAL \$5,000 PER CLAIM FOR FAVORABLE OUTCOME-DISMISSAL AND CERTIFICATION CASES	Yes	No	No	No
ASSAULT-RELATED PERSONAL PROPERTY DAMAGE*	\$2,500	\$500	\$2,500	\$250
BAIL BOND REIMBURSEMENT*	\$5,000	\$1,000	\$5,000	\$1,000
In addition to the insurance benefits, ATPE maintains MORE STAFF ATTORNEYS available to assist eligible members with professional concerns than any other Texas educator organization.**	11	6	9*	?

Information describing benefits pertains to ATPE's 2012-13 membership year. Information describing competitors' insurance policies and benefits is the latest verifiable information available to ATPE as of June 1, 2012. For the most up-to-date comparison, visit atpe.org.

> A review of the latest Texas AFT/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/AFT has failed to provide current copies of the Occupational Liability Policy and Legal Action Trust, despite ATPE's repeated requests.

❖ Staff attorneys may fulfill multiple positions within TCTA.

1. Limit includes defense fees, which means funds may be exhausted leaving nothing for payment of damages.
2. TCTA's policy excludes claims where "deliberate indifference" is indicated.
3. Insured attorney fees for employment rights defense paid up to \$15,000 **only** if final judgment is in favor of insured.

* 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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What are you waiting for? Join early to assure yourself peace of mind.

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