

# ATPE offers exclusive benefits to members

See how Education Austin measures up against ATPE.

	ATPE	Education Austin <sup>*</sup>
<b>Annual dues</b> (Professional/Associate) First-Time Professional Member (Local organization dues may also apply. Join ATPE via credit card, bank draft, or check for the lowest dues rates!)	\$139+/\$80+ \$110	\$723/\$388 N/A
<b>Membership</b>	Professional association <i>atpe.org</i>	Labor union <i>educationaustin.org</i>
<b>Liability insurance*</b> Constitutional rights claims/limit per insured per occurrence	\$2 million plus defense costs	\$300,000 <sup>1</sup> including defense fees
<b>As an eligible member, you decide if you wish to pursue your case</b>	Yes	No <sup>2</sup>
<b>Win or lose, legal costs guaranteed by insurance contract**:</b> Employment rights defense per claim including:		
Dismissal	\$10,000	None
Contract nonrenewal	\$10,000	None
Change of assignment	\$10,000	None
Resignation	\$10,000	None
Salary	\$10,000	None
Certification	\$10,000	None
ATPE's win-or-lose employment rights defense is subject to \$20,000 aggregate per insured.	\$10,000	None
Additional \$5,000 per claim for favorable outcome, dismissal, and certification cases	Yes	No
<b>Criminal defense*</b> Up to \$15,000 per claim and aggregate subject to \$10,000 win or lose in certain circumstances	Yes	See below <sup>3</sup>
<b>Details of master liability insurance policy published on the website</b> (including terms, conditions, and exclusions)	Yes, at <i>www.atpe.org/protection</i>	No—why not?
<b>Bail bond benefits*</b>	\$5,000	\$1,000
<b>Staff attorneys**</b> Additionally, ATPE maintains more full-time staff attorneys than any other Texas educator organization to assist eligible members statewide with professional concerns.	10	? <sup>4</sup>

Information describing ATPE's benefits pertaining to ATPE's 2020-21 membership. Pricing information updated August 1, 2020. Benefits described are based on last available information as of July 2020.

Updated by ATPE state office 2020-21  
© 2020-21 ATPE

\* 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.

<sup>1</sup> 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.

<sup>2</sup> TSTA or Texas AFT decide whether legal funding should be extended.

<sup>3</sup> 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.

<sup>4</sup> 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 the detailed insurance policy, visit [atpe.org/protection](http://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.



(800) 777-2873 • [atpe.org](http://atpe.org)