

ATPE offers exclusive benefits to members

See how HFT measures up against Houston ATPE.

	Houston ATPE	Houston Federation of Teachers
Annual dues (Professional/Associate/Administrator) First-Time Professional Member (Local organization dues may also apply.) Dues fund out-of-state programs and costly lifetime executive benefits	\$139+/\$80+/\$225 \$110 No	\$681.46/\$440.18 \$681.46 N/A Yes <i>(aft.org/about/financial)</i>
Complete details of master liability insurance policy* published on website (including all terms, conditions, and exclusions)	Yes, at <i>atpe.org/protection</i>	No—why not?
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 more full-time staff attorneys than any other Texas educator organization to assist eligible members statewide with professional concerns.	10	★

Information describing ATPE's benefits pertains to ATPE's 2020-21 membership year. The latest verifiable information about Texas AFT/AFT's Occupational Liability Insurance Policy and Legal Action Trust is as of July 1, 2020.

Updated by ATPE state office 2020-21
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▲ Criminal defense—paid win or lose beyond \$10,000 only for corporal punishment claims through AFT Legal Action Trust.

* 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.

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

★ HFT does not employ staff attorneys full-time to represent their members.

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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