



# Association of Texas Professional Educators®

## MEMBERSHIP AND COVERAGE DETAILS

### **ATPE membership categories**

You must join in the appropriate insured category in order to qualify for Professional Liability and Employment Rights Defense Insurance coverage. ATPE reserves the right to determine eligibility for the appropriate membership category. Commissioned peace officers are eligible for public membership only.

### **You must pay your membership dues**

Eligibility for membership benefits is contingent upon receipt of the entire membership dues amount for your appropriate membership category. A disruption in payments to an authorized payment plan may result in discontinuation of such benefits, including cancellation of insurance coverage for the entire membership year, retroactive to Aug. 1 or your membership date. Professional, Associate and Administrator memberships will not be accepted after 1/31/20. First-time Professional memberships will not be accepted after 10/31/19. For further information, call (800) 777-2873.

### **How does ATPE spend my membership dues?**

Of the appropriate dues amounts:

- \$3.32 pays for a subscription to ATPE News (published four times per year) and includes all state and local sales taxes.
- Up to \$31 of Insured category member dues pays for the Educators Professional Liability Insurance Policy.

### **Are ATPE membership dues tax-deductible?**

ATPE membership dues are not deductible as charitable contributions for income tax purposes but may be deductible as miscellaneous itemized deductions, subject to IRS restrictions. Approximately 95 percent of your dues dollar is considered deductible; 4.6 percent is used for lobbying activities and is therefore not deductible.

### **What does ATPE-PAC do?**

The ATPE Political Action Committee (ATPE-PAC) accepts voluntary donations from members to advocate for ATPE's legislative priorities. ATPE-PAC does not endorse political candidates. Donations to ATPE-PAC are not a condition of employment or membership. A member may donate more or less than the suggested amount or may choose not to make a donation without it affecting his or her membership status, rights, or benefits with ATPE. Donations are not deductible for federal income tax purposes.

### **When is my ATPE membership effective?**

- Generally, membership is effective at 11:59 PM on the day that your paper or online application is received in the ATPE state office or on the date that a designated ATPE representative receives, signs, dates then forwards the completed application for processing at the ATPE state office.
- Membership is effective at 12:01 AM on Aug. 1, 2019, if you renew your membership no later than September 30, 2019. Similarly, Membership is effective at 12:01 AM on Aug. 1, 2019 if you submit your application prior to Aug. 1, 2019 for the 2019-20 membership term.

**IN ALL CASES, ATPE RESERVES THE RIGHT TO RESEARCH AND VERIFY THE EARLIEST DATE OF MEMBERSHIP OR TO CANCEL MEMBERSHIP RETROACTIVELY IF ALL APPLICATION ELEMENTS, INCLUDING DUES PAYMENTS, ARE NOT COMPLETED.**

### **When is Professional Liability Insurance Coverage effective?**

For 2019-20 memberships: Insurance coverage under the Educators Professional Liability Insurance Policy begins on your membership date and expires on **Aug. 1, 2020. Exceptions:**

- Coverage is effective at 12:01 AM on Aug. 1, 2019, if you renew your membership no later than September 30, 2019.
- Coverage is effective at 12:01 AM on Aug 1, 2019 if you submit your application prior to Aug 1, 2019.
- Employment rights defense insurance is NOT effective until 30 days after your membership date\* if you submit your application after Sept. 30, 2019 and were eligible for membership from August 2019 through September 2020.

\* *Membership is established at 11:59 p.m. on the day that your paper or online application is received in the ATPE state office or your application is received, signed, and dated by a designated ATPE representative.*

### **What does the Professional Liability and Employment Rights Defense Insurance cover?**

Insurance coverage applies to your activities as a Professional, Administrator, or Associate member in the course of your duties of employment with an educational institution, or to your activities as a Student Teacher member in the course of your duties as a student in a teacher education program in an accredited college or university. Coverage is underwritten by National Union Fire Insurance Company 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 STATE OFFICE. View the insurance policy details at [www.atpe.org](http://www.atpe.org) The insurance policy applies only to activities that begin during the period when coverage is effective and does not apply to activities that predate the coverage period.

The professional liability and employment rights defense policy and staff attorney services are provided through separate programs. Eligibility, conditions, limitations and exclusions apply.

By submitting a membership application, you accept and understand the explanation provided regarding your membership with ATPE; eligibility for the liability and employment rights defense insurance; and the staff attorney services. The membership and effective insurance dates may differ. You understand that the employment rights defense insurance is NOT effective until 30 days after your membership date when membership is established on or after September 30, 2019, if you were eligible for membership from August 2019 through September 2019. Further, you accept and understand that you are not eligible for legal assistance and insurance coverage for activities that began prior to your membership date, or during the 30-day wait period, if applicable.

**Questions?**

Contact the ATPE Membership Department. Association of Texas Professional Educators 305 E. Huntland Drive, Suite 300 Austin, TX 78752 800-777-2873 [Info@atpe.org](mailto:Info@atpe.org).