

## COVERAGE DETAILS

### 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 a detailed summary at atpe.org](#). The 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.

### When is Professional Liability Insurance Coverage effective?

Insurance coverage begins on the later of 8/1/18 or your Membership Date and expires on 7/31/19 except for the following: COVERAGE IS EFFECTIVE ON 8/1/18 IF YOU RENEW MEMBERSHIP ANYTIME DURING AUGUST OR SEPTEMBER 2018, AND EMPLOYMENT RIGHTS DEFENSE INSURANCE IS NOT EFFECTIVE UNTIL 30 DAYS AFTER YOUR MEMBERSHIP DATE IF YOU JOIN AFTER 9/30/2018 AND WERE ELIGIBLE FOR MEMBERSHIP FROM AUGUST 2018 THROUGH SEPTEMBER 2018. 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 1/31/19. First-time Professional memberships will not be accepted after 10/31/18. For further information, call (800) 777-2873.

### How does ATPE spend my membership dues?

- \$3.32 pays for a subscription to *ATPE News* (published four times per year) and includes all state and local sales taxes.
- Up to \$30 of Insured category member dues pays for the Educators Professional Liability Insurance Policy.

### When is my ATPE membership effective?

1. For 2018-19 memberships: Insurance coverage under the Educators Professional Liability Insurance Policy begins on your membership date and expires on **Aug. 1, 2019**.  
**Exceptions:**
2. Coverage is effective at 12:01 AM on Aug. 1, 2018, if you renew your membership no later than September 30, 2018.
3. Coverage is effective at 12:01 AM on Aug 1, 2018 if you submit your application prior to Aug 1, 2018.
4. Employment rights defense insurance is NOT effective until 30 days after your membership date\* if you submit your application after Sept. 30, 2018, and were eligible for membership from August 2018 through September 2018.

*\*Generally 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.*

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.

### 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.

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

**By submitting a membership application I accept and understand the explanation provided regarding my membership with ATPE and eligibility for the liability and employment rights defense insurance and the staff attorney services. The membership and effective insurance dates may differ. I understand that the employment rights defense insurance is NOT effective until 30 days after my membership date when membership is established on or after September 30, 2018, if I was eligible for membership from August 2018 through September 2018. Further, I accept and understand that I am not eligible for legal assistance and insurance coverage for activities that began prior to my membership date, or during the 30-day wait period, if applicable.**

### Questions?

Contact the ATPE Membership Department.

**Association of Texas Professional Educators**  
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**800-777-2873**  
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