

In the event of a claim – please contact:

TCCTA
6705 W. Highway 290
Suite 502-234
Austin, Texas 78735
State Office - 512-328-2044, ext. 1

This Is Not A Certified Copy Of The Policy But A Summary And Is Provided For Reference Only. The Coverage Provided Under The Policy In The Event Of A Loss Or Occurrence Is Subject To All Of The Terms, Conditions, Provisions, Limitations, And Exclusions Contained In The Master Policy On File With The Policyholder, Including All Amendments, Endorsements And Additions Thereto. Agents should read the full policy form and any applicable Amendments, Endorsements for full Terms, Conditions, Provisions, Limitations, And Exclusions and should encourage their policy holders to do the same. Coverage may be provided through a risk purchasing group.

RT ProExec

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November 4, 2024

EDUCATORS PROFESSIONAL LIABILITY INSURANCE

Available to members of:



Texas Community College Teachers Association

Offered by:



The John A. Barclay Agency, Inc.
8701 Shoal Creek Blvd.
Bldg. 2, Ste. 201
Austin, Texas 78757
Claims Dept. - 512-374-4927
www.barclay-insurance.com

Underwritten by carrier rated A XV
Excellent by AM Best



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Texas Community College
Teachers Association

WHAT THE POLICY PAYS:

COVERAGE A – Educators Professional Liability

For claims arising out of a member's duties as an educator, including civil rights issues

- Up to \$2,000,000 per insured per occurrence
- \$3,000,000 per occurrence
- Corporal punishment is covered if administered according to the laws of the jurisdiction in which the school is located.
- Plus the cost of defense, investigation and legal fees

COVERAGE B – Reimbursement of Attorney Fees

For claims involving criminal and/or sexual misconduct allegations and employment issues such as termination, resignation and certification

- Up to \$10,000 per claim, per insured
- For matters that involve other professional rights, up to \$2,500 is available without regard to outcome, and up to \$10,000 if the outcome results in the insured's favor.

COVERAGE C – Bail Bonds

- Up to \$1,000 per bail bond, per insured

COVERAGE – Identity Theft

- Up to \$10,000 per insured, per policy period

COVERAGE – Assault Related Personal Property Damage

- Up to \$2,500 per assault

FREQUENTLY ASKED QUESTIONS

Why is professional educator insurance valuable to me as an educator?

A professional educator policy will guard you against financial devastation in the event you are named in a serious lawsuit arising in the course and scope of your responsibilities as an educator. Facts tell us that litigation against schools and educators has risen significantly in recent years. In today's educational climate, it is as important to insure your professional career as it is to insure your car, your home and your health.

Will my college not have liability insurance?

The college's policy covers the college first and foremost, and in certain circumstances, its plan will not cover you or your legal fees. In today's litigious environment with respect to education, it is only wise to have your own insurance coverage in place that names you as the insured party. Additionally, the college's policy limits may be exhausted quickly in any given lawsuit. Our policy provides extra protection in the event the college's limits are insufficient to pay your claim.

What is covered under the policy?

You are protected against a broad range of exposures, such as:

- Negligent supervision
- Bodily injury and property damage
- Violation of a student's civil rights
- Failure to educate
- Improper methods of instruction
- Hiring unqualified persons
- Corporal Punishment-related injury to a student
- Allegations of sexual misconduct with a student
- Criminal investigations and proceedings

Does this insurance cover Criminal Proceedings or Sexual Misconduct Allegations against me?

Yes, our policy covers criminal acts and sexual misconduct allegations under Coverage B and will reimburse your attorney up to \$10,000 regardless of verdict.

When does my insurance policy respond?

Our form is occurrence-based, which means as long as the occurrence that resulted in litigation took place while the Educators Professional Liability was in effect, then the policy will respond. Even if you are no longer a member of the association, you will be covered as long as the policy was in force when the incident occurred and you were a member in good standing at that time.