



KDP In-Dues Professional Liability Plan

Kappa Delta Pi's in-dues professional liability plan is the solution to uncertain or inadequate liability coverage. As a member, you'll have peace of mind knowing that if your school district doesn't have sufficient coverage or refuses to defend you, your back-up plan is in place. Your association's affiliation with the Trust for Insuring Educators (TIE) makes this valuable member benefit possible.

Features

Your in-dues plan:

- Pays up to \$1,000,000 for damages arising from professional liability and employment liability lawsuits.
- Pays defense costs in addition to the liability limit for professional liability lawsuits.
- Provides Job Protection Benefits if you are threatened with a job action such as termination, demotion, involuntary transfer or suspension.
- Covers claims brought at any time, as long as the act or omission that resulted in the claim occurred while your policy was in effect.
- Provides coverage as long as you remain a KDP member in good standing and KDP continues to offer this professional liability plan as an in-dues member benefit.

What's Covered

The in-dues plan protects you against a broad range of exposures associated with your educational duties, such as:

- Injuries to students under your supervision
- Improper placement of students
- Hiring unqualified people
- Defamation
- Failure to educate
- Failure to promote students or grant credit
- Improper methods employed in instruction, counseling, research design, etc.
- Violation of student civil rights

- Negative consequences in implementing the recommendations of research studies.

Additional Protection

After a \$100 deductible, the plan also pays 90 percent of your attorney's fees if you:

- Are sued by an employee you supervise regarding a covered personnel matter (limit of \$5,000 per policy period).
- Are accused of sexual misconduct, provided you are found not guilty or the charges are dismissed (limit of \$35,000 per claim / \$100,000 aggregate per policy period).
- **Face criminal charges arising out of corporal punishment**, provided you are found not guilty or the charges are dismissed (limit of \$10,000 per claim, per policy period).
- Are **named in a lawsuit seeking non-monetary relief** (limit of \$35,000 per claim, per policy period).

Job Protection Benefits

If you are threatened with a job action, such as termination, demotion, involuntary transfer or suspension, the plan's **Job Protection Benefits*** will pay:

- Up to \$500 for consultation with an attorney of your choice
- Up to \$750 for attorney's services resulting from a request for a formal hearing
- Up to \$4,000 for legal fees, subject to a \$100 deductible, if you decide to sue because of the job action and the judgment in the suit is in your favor.

Up to \$750 is available to you regardless of the suit's outcome.

* *Job Protection Benefits are not available to student members.*

Eligibility

As an employed professional member or student member of KDP, you are automatically insured for \$1 million of professional liability coverage. If the former, you must be a W-2 employee of a school, college or university; private or public, local regional state or federal school system, agency or organization. This must be your main occupation.

The plan becomes effective the date your membership (with insurance opt-in selected) is approved by KDP and continues as long as you remain a KDP member in good standing. However, you will need to opt-in on an annual basis. This is a benefit of your membership.

If you are a registered nurse, a licensed/certified school psychologist or a physical therapist, you must be performing medically-related teaching or services in the normal course of your duties as an employee of a school to be eligible for coverage.

Exclusions

School board members and owners of private schools are not eligible.

If you are an educator primarily in private practice or an independent contractor, you are not eligible for this program. Please contact the plan administrator at (800) 821-7303 for information about professional liability plans for which you may be eligible.

Administered by:



**Forrest T. Jones
& Company®**

3130 Broadway • P.O. Box 418131
Kansas City, MO 64141-8131
(800) 821-7303 • www.ftj.com/KDP

Continued

KDP In-Dues Professional Liability Plan *(Continued)*

Other Insurance

The insurance provided by KDP's in-dues professional liability plan is excess of any other valid and collectible insurance or indemnity you might have with regard to the claim, including coverage provided by your school district and/or school board.

Limitations

This plan is available to members residing in the United States and the District of Columbia.

Filing a Claim

If you are named in a suit and you anticipate incurring legal fees, contact Forrest T. Jones & Company, the plan administrator, at (800) 821-7303 for assistance in filing a claim.

Copies of all legal documents, papers and invoices should be mailed to:

KDP Professional Liability Program
c/o Forrest T. Jones & Company,
Attn: P&C Dept.
3130 Broadway
Kansas City, MO 64111-2406

Upgrade your Coverage

KDP members may purchase one of the following upgrades to the in-dues plan:

- Add Part-time coverage to your current \$1 million, and provide coverage for your part-time educational activities for a \$35 annual premium
- \$1,000,000 additional benefit – increases your professional liability coverage to \$2 million for a \$30 annual premium.
- \$1,000,000 additional benefit plus part-time coverage – increases your professional liability coverage to \$2 million, and provides coverage for your part-time educational activities, for a \$75 annual premium.

Eligibility for Part-Time Coverage

To be eligible for the optional part-time coverage, the following requirements must be met:

- Your primary employment must be with an educational organization.
- Your part-time or secondary job must be educational and not medically related, and must fall within the same underwriting guidelines as your main occupation.
- You must receive payment for the job.
- You must remain a member in good standing of KDP to be eligible for the optional coverage.

Registered nurses, licensed/certified school psychologists and physical therapists performing medically related teaching or service in the normal course of their duties as an employee of a school, university or college are not eligible for part-time coverage.

How to Apply

Complete the enclosed upgrade application, sign it, and send it with your payment to:

Richard F. Jones, Jr., Agent/Broker
c/o Forrest T. Jones & Company
P.O. Box 418131
Kansas City, MO 64141-8131

Payment Options

You may pay by check or credit card (MasterCard or VISA) at the time of application.

You will receive a renewal notice in the mail in advance of your upgrade policy's termination date.

The Educators Professional Liability Plan is made available through your professional association's participation in the Trust for Insuring Educators (TIE), which consists of more than 65 educational associations comprising more than 1 million members.

The material herein is provided for informational purposes and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued through Forrest T. Jones & Company, Inc., its affiliates or the insurance companies represented. All conditions of coverage, terms, and limitations are defined and provided for in the policy issued to you. Programs and products may not be available in all states; policy features may vary by state or other circumstances and are subject to change without notice.