



National Association of  
Elementary School  
**Principals**

1615 DUKE STREET  
ALEXANDRIA, VA 22314



## National Association of Elementary School Principals

*Serving All Elementary and Middle-Level Principals*

Dear NAESP member:

As an employed professional member\* of the National Association of Elementary School Principals, you automatically receive \$2 million in professional liability insurance and up to \$10,000 in due process legal benefits coverage. This is a benefit of your membership in NAESP at no cost to you.

In the event you are faced with a lawsuit arising from your profession, NAESP's professional liability plan with legal assistance benefits **will pay your defense costs and contribute up to \$2 million for a judgment or settlement.** The policy protects you against a broad range of exposures, such as injury to students under your supervision, failure to educate, violation of student civil rights, and improper placement of students.

Additionally, the plan will reimburse legal fees incurred in due process job-protection matters based on the number of years you continuously maintain your NAESP membership. For each year of membership, you are eligible for \$1,000 in defense reimbursement, up to \$10,000, subject to a \$500 deductible.†

With lawsuits against educators increasing, NAESP believes this coverage is important and is pleased to provide this benefit for you. If your primary employment is with an educational organization, you may cover part-time educational jobs outside of your W-2 employment as an educator (such as consultant, tutor or teacher). Add coverage for part-time educational activities to your current \$2 million liability limit for \$75 per year.

*If you are an independent contractor you may not be covered under this professional liability plan with legal assistance benefits.*

*However, by virtue of your membership in NAESP, you may be eligible to purchase private practice professional liability insurance. We recommend you call Forrest T. Jones & Company at (800) 821-7303 to review your particular employment circumstances and your eligibility for this plan.*

The following items regarding your policy are enclosed:

1. A fact sheet providing a brief overview of NAESP's professional liability plan with legal assistance benefits.
2. The declarations page for the educators professional liability insurance policy.
3. Upgrade application to add part-time coverage to your current policy.

Please file this letter and the Declarations Page with your important personal papers. You can access the entire policy online at <https://www.ftj.com/NAESP>. If you have any questions about your policy or do not have access to the Internet, please call our group insurance administrator, Forrest T. Jones & Company, at (800) 821-7303.

Sincerely,

L. Earl Franks, Ed.D., CAE  
Executive Director

\* You must be a full-time, W-2 employee of a school, college or university, and the job must be your main occupation. Registered nurses, school board members and owners of private schools: see fact sheet for eligibility details.

† See enclosed fact sheet for more detail.

# NAESP In-Dues Professional Liability Plan with Legal Benefits Program

The National Association of Elementary School Principals' in-dues professional liability plan with legal assistance benefits is the solution to uncertain or inadequate liability coverage. 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 \$2 million for damages arising from professional liability and employment liability lawsuits.
- Pays defense costs in addition to the liability limit for professional liability lawsuits.
- Covers claims arising from an act or omission committed by you during the policy period or subsequent to the retroactive coverage date, as long as the claim is first made against you and reported to us in writing by you during the policy period or any applicable discovery period.
- Provides coverage as long as you remain an NAESP member in good standing and NAESP continues to offer this professional liability plan with legal assistance benefits 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, promote or grant credit to a student
- Violation of student civil rights

- Improper methods employed in instruction, counseling, research design, etc.
- Improper reassignment, demotion or termination of an employee
- Violation of an employee's civil rights

## 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 (\$25,000 per claim, per policy period).
- Are **accused of sexual misconduct**, provided you are found not guilty or the charges are dismissed (\$50,000 per claim, per policy period).
- **Face criminal charges arising out of corporal punishment**, provided you are found not guilty or the charges are dismissed (\$25,000 per claim, per policy period).

## Legal Benefits Program

If you are subject to a job-related due-process proceeding, NAESP's **legal benefits program\*** will reimburse up to \$1,000 of legal expenses for each year of continuous membership, to a maximum of \$10,000 (subject to a \$500 deductible per claim).

*\* Available to members in the Active, Institutional Active, Assistant Principal and Emeritus membership categories only.*

## Eligibility

As an employed professional member of NAESP, you are automatically insured for \$2 million of professional liability coverage. 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 is accepted by NAESP and continues as long as you remain an NAESP member in good standing and NAESP continues to offer this professional liability plan with legal assistance benefits as an in-dues member benefit.

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<sup>®</sup>**

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

**Continued**

# NAESP In-Dues Professional Liability Plan *(Continued)*

## Other Insurance

The insurance provided by NAESP's in-dues professional liability plan with legal assistance benefits 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:

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

## Upgrade your Coverage

### NAESP members may purchase one of the following upgrades to their in-dues plan:

- Part-time coverage – adds coverage for part-time educational activities (such as consultant, tutor, teacher) for a \$75 annual premium.

### Eligibility

- You must remain a member in good standing of NAESP to be eligible for the optional 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 part-time job.

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 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 with legal assistance benefits is made available through your professional association's participation in the Trust for Insuring Educators (TIE), which consists of more than 60 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.*



# NAESP In-Dues Professional Liability Insurance Upgrade Application

Endorsed by The Trust for Insuring Educators  
Administered by Forrest T. Jones & Company

4S  
050-9121  
050-9131  
050-9141  
050-9191

The National Association of Elementary School Principals provides \$2,000,000 of educators professional liability insurance and legal assistance benefits to its active employed members. You may add coverage for part-time educational activities (consultant, tutor or teacher) if your primary employment is with an educational organization. The part-time work must be of a nature similar to your regular responsibilities, and you must receive pay for this work. To add coverage, simply complete this application and submit it with the appropriate annual premium payment.

## Select Your Upgrade and Annual Premium: (Choose one)

### I want to add Part-time coverage

- |   |                       |   |
|---|-----------------------|---|
| <u>Upgrade</u>  | <u>Annual Premium</u> | <i>(This amount may include administration fees and a state surplus lines tax.)</i>   |
| <input type="checkbox"/> Add Part-time coverage to my current \$2,000,000 liability limit | 75*                   | Covers your duties as an employed educator plus part-time educational activities outside of your W-2 employment as an educator or principal |

Describe your primary duties in detail: \_\_\_\_\_

Describe your part-time duties in detail: \_\_\_\_\_

*Additional coverage for part-time educational activities will become effective the first day of the month after application approval and receipt of the annual premium.*

## Personal Information:

Name \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_  
First Middle Last

Street Address (Required) \_\_\_\_\_  
(Please include Apt / Room #) City State ZIP

Mailing Address (Optional) \_\_\_\_\_  
(Please include Apt / Room #) City State ZIP

Association Affiliation \_\_\_\_\_ Occupation \_\_\_\_\_

Social Security No. \_\_\_\_\_ Gender  M  F

Daytime Phone \_\_\_\_\_ E-mail Address \_\_\_\_\_

I declare I have read and understand the above-stated offering for additional coverage for part-time educational activities. I represent that I am not aware of any claims or incidents that could result in a claim being made against me.

Signature **X** \_\_\_\_\_ Date \_\_\_\_\_

## Premium Payment Options:

### Check Enclosed

I have enclosed my check payable to:  
**Richard F. Jones, Jr., Agent/Broker**

Mail this application and your check to:

Richard F. Jones, Jr., Agent/Broker  
c/o Forrest T. Jones & Company  
3130 Broadway • P O Box 418131  
Kansas City, MO 64141-8131

(800) 821-7303  
www.ftj.com

### Credit Card

I authorize you to charge the liability limit upgrade premium, as provided to me by the insurer, to the following credit card:  MasterCard  Visa

Card Number \_\_\_\_\_ Exp. Date (Mo/Year) \_\_\_\_/\_\_\_\_

Name on Card \_\_\_\_\_

Credit Card Billing Address (if different than address above):

Address \_\_\_\_\_  
Street (Include Apt / Room #) City State ZIP

Signature **X** \_\_\_\_\_



**TRISURA**<sup>®</sup>

**Trisura Specialty Insurance Company**

210 Park Avenue, Suite 1400  
Oklahoma City, OK 73102

NAESP - EDUCATORS PROFESSIONAL LIABILITY

*In consideration of the payment of premium when due, it is agreed and understood that, solely with respect to the Insured(s) set forth in Item #1 of this Declarations, the EDUCATORS PROFESSIONAL LIABILITY POLICY on Form 5000 PL applies as specified. It is further agreed and understood the coverage is applicable to Members shown in the Master Membership List of Insured Members.*

## MEMBER DECLARATIONS PAGE EDUCATORS PROFESSIONAL LIABILITY POLICY

THIS IS A CLAIMS MADE AND REPORTED POLICY. PLEASE READ IT CAREFULLY.

**Policy Number:**

**Client ID:**

**ITEM 1. Named Insured**

Each **Member** shown in the Master Membership List of **Insured Members** maintained by the **Association**.

**ITEM 2. Policy Period**

**Inception Date:**

**Expiration Date:**

**ITEM 3. Retroactive Date:**

The retroactive date indicated in the Master Membership List of **Insured Members** that is associated with each individual **Insured Member**.

**Surplus Lines Producer's Name & Address:**

Richard F. Jones, Jr., Agent / Broker  
c/o FORREST T. JONES & COMPANY, INC.  
P.O. Box 418131  
Kansas City, MO 64141-8131  
Phone: (800) 821-7303

**ITEM 4. Limits of Liability**

**A. Educators Professional Liability Acts  
or Omissions Per Claim:**

Per **Claim** Limit –  
SECTION I COVERAGE

**Educators Employment Liability Acts  
or Omissions Per Claim:**

Per **Claim** Limit; Damages Only –  
SECTION I COVERAGE  
(see Item 4. F. for sublimit regarding  
**Claims** we elect to defend)

Combined **Educators Professional Liability  
Acts or Omissions** and **Educators  
Employment Liability Acts or Omissions:**

One Combined Aggregate Limit  
for All **Claims**, Per **Policy Period** –  
SECTION I COVERAGE  
(see Item 4. F. for sublimit regarding  
**Claims** we elect to defend )

B. Legal Assistance Benefits

1. Due Process Proceedings and Job Action Proceedings

a. Per **Claim** and Annual Aggregate Limit per **Insured Member** – SECTION VII LIMIT OF LIABILITY (Based on years of membership – See Item B.)

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b. Defense Expenses Aggregate for All **Claims**, for All **Insured Members**, Combined, Per **Policy Period**

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2. Criminal Proceedings

a. Per **Claim** and Annual Aggregate Limit per **Insured Member**

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b. Defense Expenses Aggregate for All **Claims**, for All **Insured Members**, Combined, Per **Policy Period**

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C. Bail Bond Coverage Limit Per Bail Bond, Per **Policy Period**

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D. Corporal Punishment Defense Coverage Limit: Per **Claim**, Per **Policy Period**

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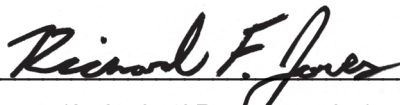
E. Sexual Misconduct Defense Coverage Limit: Per **Claim**, Per **Policy Period**

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F. **Educators Employment Liability Act or Omission** Defense Limit: Per **Claim**, Per **Policy Period**

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**FORMS AND ENDORSEMENTS** made a part of this policy and attached at inception:



(Authorized Representative)

Issue Date:

129-21248 #6588 0214

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PLACE  
STAMP  
HERE

PROPERTY & CASUALTY DEPARTMENT  
GROUP INSURANCE ADMINISTRATOR  
PO BOX 418131  
KANSAS CITY MO 64141-8131

