American Federation of
School Administrators
AFSA, AFL-CIO

$2 Million Liability Insurance for Local Affiliates

We are pleased to announce this important AFSA benefit provided at no cost to AFSA Local Affiliates. This benefit is included as part of your Per-Capita dues. All AFSA Local Unions in good standing are automatically enrolled in this benefit program.

Union Liability

All chartered Local Unions of AFSA, in good standing, are covered under a master Union Liability policy. This policy provides coverage up to $2,000,000 for wrongful acts, wrongful employment practices and wrongful offenses related to the Union business of the Local Union. In addition to that coverage, each chartered Local Union in good standing's individual labor leaders may purchase their own coverage for up to $250,000 of defense coverage for criminal or intentional acts that are not covered under the master policy. The cost of this additional coverage is $150/year, and each individual labor leader must purchase this coverage on their own. Individual labor leaders may call 860-983-2386 or email Ted@MMGB1.com for more information on how to obtain this coverage. The coverage details of the master policy are as follows:

$2,000,000	Each Claim & Aggregate (for Union Liability)
$5,000	Deductible Each Claim

Coverage is subject to the terms of the policy.

$3 Million Liability Insurance for Members

We are pleased to announce this important AFSA benefit provided at no cost to AFSA Regular Members. This benefit is included as part of your Per-Capita dues. All eligible AFSA Members are automatically enrolled in this benefit program if the AFSA Local Union and AFSA Member are in good standing. Total coverage is up to $3,000,000.

Educators Professional Liability

All regular, working Members of AFSA who are in good standing are covered by a professional liability policy that covers up to $1,000,000 in the case of acts or omissions in the course of professional educational duties of you or any other person under your direct supervision for whose acts you are legally liable, such as:

- Dismissal of a permanent Employee at any time
- Dismissal of a probationary Employee during the school year
- Tenure, Salary, Leave of absence, assignment or reassignment, resignation
- Professional rights, duties and responsibilities; and/or the issuance, suspension, cancellation or
- revocation of any credentials, life diploma or certification document issued by a State Board of Education or Commission on Credentials or similar body

The coverage also includes $1,000,000 coverage of employment liability acts or omissions. Further, there is up to $15,000 of defense costs for sexual misconduct and $10,000 of defense costs for corporal punishment, subject to terms and limits of the policy:

- $1,000,000 Per Claim Limit (Educators Professional Liability Acts or Omissions)
- $1,000,000 Aggregate Limit for all Claims (Educators Professional Liability Acts or Omissions)
- $500 Per Bail Bond, Per Policy Period
- $5,000 Per Claim, per Policy Period (Educators Employment Liability Acts or Omission Defense Limit)
- $5,000 Aggregate, per Policy Period (Educators Employment Liability Act or Omission Defense Limit)
- $15,000 Per Claim, per Policy Period (Sexual Misconduct Defense Coverage)
- $15,000 Aggregate, per Policy Period (Sexual Misconduct Defense Coverage)
- $10,000 Per Claim, per Policy Period (Corporal Punishment Defense Coverage)
- $10,000 Aggregate, per Policy Period (Corporal Punishment Defense Coverage)

All the above is in addition to a $1,000,000 general liability policy coverage for civil actions arising out of:

- Bodily injury to a student
- Accidental death of a student
- Assault or battery accusations (exclusions: abuse, molestation, and exploitation)
- Corporal punishment
- Personal injury for libel, slander, or defamation of character
- Violation of the right to privacy or detention
- $2,500 Damage or destruction to the property of others