

## **PROFESSIONAL LIABILITY INSURANCE**

### **Won't my school have liability insurance? Why should I have my own coverage?**

Your school district liability insurance policy is written in the name of the school district, which means it covers the district, not you. In certain situations your district plan will not cover you, your attorney's fees, or the act that triggers a lawsuit. The district's policy must protect the district first and foremost. It is very prudent to have your own insurance policy naming you as the insured party.

### **Why is professional liability coverage so important to me, as an educator?**

You insure your car, your health, your house and other personal assets acquired through years of investments and hard work. A professional insurance policy acts as a safeguard to protect your assets if you are sued as a result of an event arising out of your educational duties.

Other professionals, such as medical doctors, would not dream of practicing without liability (or malpractice) insurance. In today's litigious society, a teacher should not step into a classroom without a liability policy covering them, personally.

### **What are some examples of recent claims or judgments holding the teacher liable?**

Here are a few examples:

- A child was injured during gym class resulting in a \$30,000 judgment against the teacher.
- A teacher is accused of sexual molestation and acquitted on all charges. However, attorney's fees are \$13,000.
- A student is injured on a field trip and the teacher is found liable resulting in a \$42,000 judgment.

### **What kinds of things are typically not covered by a policy?**

Criminal acts for which you are found guilty. Activities not arising out of your educational activities. Intentionally inflicting bodily injury (except corporal punishment).

### **Are lawsuits against educators increasing?**

Yes. As part of a general trend in increased litigation, the number of lawsuits against schools and teachers has been rising over the last decade. According to an American Tort Reform Association survey, almost 1/3 of all high school principals have been involved in a lawsuit in the last two years, compared to only 9 percent ten years ago.

### **Which association or company should I get insurance through?**

Click [HERE](#) for an abbreviated list of professional education organizations. The linked list not a comprehensive list, but a good starting point. Each website lists the other benefits available to you as a member. In addition, FHSU has a KS-NEA chapter and insurance is available as part of the membership.

### **When should I obtain the insurance?**

The College of Education requires all candidates to provide coverage verification prior to completing field experiences. You should plan to renew your coverage and provide updated verification for each field experience, through your student teaching semester.

### **Can I use insurance from a personal policy?**

Check with your insurance provider for available options and to determine if it would cover you in a student teaching experience. The policy must state that it includes professional liability insurance for educators, not medical or automobile insurance. The policy must include your name, the company's name and the effective dates of coverage.