

DON'T BE TRICKED BY THE LEGISLATURE'S LIABILITY INSURANCE POLICY

The liability insurance for teachers passed by the Legislature last session and now being heavily promoted by the Florida Department of Education isn't worth much (if anything) to the classroom teacher.

The program being funded is a failed program that was in effect from 2001 through 2006, when it was repealed. A state-funded study found that during the five years that this program was in effect, the state spent \$5.6 million in premiums to obtain claims payments of \$50,375. This year they are spending \$1.2 million on a similar policy.



Don't be tricked 'cause it ain't no treat. Spread the word that only FEA provides comprehensive legal protection for all members.



WHAT TEACHERS AND ESPs NEED TO KNOW:

- ▶ All members of FEA are included under our liability policy. Under the DOE policy, most ESPs are excluded.
- ▶ The DOE policy only kicks in after all other sources of insurance are exhausted, including the District's, NEA's and any type of self-insurance.
- ▶ The DOE policy **does not** cover employees on the matters they care most about: **their jobs and their licenses**. FEA, under its broad legal umbrella coverage, provides representation to members in termination and licensure actions in the administrative hearings and arbitrations. This policy only covers defense expenses in connection with a civil suit.
- ▶ The DOE policy excludes employment-related criminal matters. FEA does cover criminal cases if the act occurred within the scope of employment, up to certain limits.
- ▶ FEA members pay no deductible for liability coverage. The state liability policy has a \$50,000 deductible per claim. Taxpayers foot this bill each time a claim is filed.
- ▶ Your FEA policy covers civil rights claims. The DOE's does not.
- ▶ If the teacher is unhappy that the DOE insurer has denied his/her claim, the teacher's only recourse is to take the insurance carrier to court. FEA Legal does not throw up these sorts of obstacles against members.