

Teacher's Union and Professional Educators Network Comparison

POLICY FEATURE	PEN OF FLORIDA	UNION
Available Limits of Liability Coverage	\$2,000,000 Liability Coverage	\$1,000,000 estimated liability coverage
Average Annual Cost of Membership	\$180 (\$15 per month)	\$600 (about \$50 per month) differs from district to district
Policy Form	Occurrence	Occurrence
Coverage Applies	To legal actions arising out of duties as employee of education entity	To legal actions arising out of duties as employee of education entity
Defense Costs	Paid in addition to limit of liability with some sublimits	Paid in addition to limit of liability with some sublimits
What coverage exists in the policy for job protection?	<ul style="list-style-type: none"> ✓ Two million dollars of liability insurance ✓ \$10,000 in attorney fees to defend you if your employment or professional certification rights are violated ✓ \$1,000 bail bond is provided 	Excluded from policy coverage. However, the NEA may, at their discretion, assign an attorney if the claim merits the association's involvement
What coverage exists for criminal acts	Reimbursement of insured's legal expenses up to \$50,000 for criminal allegations as the result of sexual abuse or misbehavior, if found not guilty. Up to \$10,000 for criminal allegations as the result of corporal punishment, if found not guilty	Reimbursement of legal expenses up to \$35,000 if found not guilty (except in corporal punishment where there is no requirement that the member be exonerated)
Does the policy limit the amount of coverage in Civil Rights cases?	No, covered to the \$2,000,000 limit of liability for damages. Defense costs paid in addition to the limit of liability	Yes, \$300,000 limit for both damages and defense costs combined
Are premiums for bail bonds covered?	Yes, up to \$1,000	Yes, up to \$1,000
What coverage exists for personal property damage caused by student assault	Not covered	Up to \$500 after homeowner's policy has paid
Are lawsuits against you by other teachers in your school or school district covered?	Yes	Only if related to an established peer review system