As an ACSI member, you have the option to purchase professional liability insurance for administrators and teachers that gives you protection in addition to any coverage that may be provided by the school that employs you. These frequently asked questions and claims scenarios show the benefits of this coverage.

### What is educators professional liability insurance?

Educators professional liability insurance complements insurance provided by your employer or your homeowner policy. Even when you diligently provide teaching services, you can be sued. Coverage pays on your behalf, up to policy limits, when you are legally liable for malpractice and errors in providing or failing to provide professional teaching services. Reimbursement for costs to defend you against a covered claim is also provided, even if a suit is groundless, false or fraudulent.

### Won’t the school I work for provide me with insurance coverage?

While the school's policy may insure you for professional liability this educators professional liability coverage adds an additional layer of protection for covered losses.

### What are the defense cost only coverages?

Professional liability for educators includes coverage for defense costs only. It reimburses you for costs associated with certain lawsuits and other actions as a result of providing or failing to provide a professional service as defined by the policy. Types of lawsuits covered include: criminal actions, civil rights and sexual misconduct. The policy also reimburses you for legal defense costs resulting from actions against you by your employer that threaten suspension or termination of your teaching certification, termination, demotion, suspension or other disciplinary action.

### Will the policy provide coverage if my identity is stolen?

Yes. The educators professional liability policy includes built-in coverage that helps pay for many costs associated with identity theft.

### Are there claims examples that can help me better understand why educators need professional liability coverage?

**Claims scenario #1:**
A student applies to a college and is not accepted because courses taught at your school did not meet accreditation standards. Your school is sued, along with several teachers who were individually sued for failing to inform students and parents that the school was not accredited. Questions arose on the school's insurance policy as to whether or not teachers have coverage.

*Professional liability insurance provides defense coverage and payment for damages up to the coverage limits for covered allegations.*
### Claims Scenario #2:
One of your students fell and was injured during a class field trip. The student’s parents file suit against the school and you.

*The school’s general liability insurance policy will likely respond and provide you with defense coverage. The professional liability policy for educators is excess over the school’s policy, giving you another layer of protection.*

### Claims Scenario #3:
You signed a contract with a venue for a field trip that was cancelled. Since the contract was not fulfilled, you and the school you are employed by are named in separate lawsuits for breach of contract. The school’s insurance may not cover you for breach of contract.

*This professional liability policy, available through ACSI, provides coverage for breach of contract and may reimburse you and answer the complaint against you for losses covered under Coverage B., (7) Non-Monetary Damage defense only coverage.*

### Claims Scenario #4:
You tutor several students after school and on weekends. The parents of a student sue you for improper instruction.

*Professional liability insurance for educators reimburses you for defense expenses for losses covered under Coverage B., (6) Private Instruction defense only coverage.*

### Claims Scenario #5:
A student is expelled from school after making statements on your classroom’s Web page. The student accuses you and the school of violating their freedom of speech.

*If the school’s policy does not cover you, this professional liability coverage for educators reimburses you for defense expenses for losses covered under Coverage B.,(4) Civil Rights defense only coverage.*

The claims scenarios listed above do not represent actual claims. They are only intended to provide examples of how coverage may operate. The scenarios do not serve to determine coverage in any claim and the actual insurance policy should be consulted for the rights and coverages available to you in Educators Professional Liability Insurance available to ACSI members.

This is not a policy. The frequently asked questions are examples for educational purposes only. Whether or not insurance coverage applies is dependent on the facts and circumstances of the individual claim and the language of the insurance policy. For a complete statement of coverages and exclusions, please see the policy contract. For information, coverage availability in your state or policy service, please contact [Six & Geving Insurance, Inc.](#).