

ATPE sets the standards for excellence and integrity

Not all protection plans are equal

The following are selected highlights of how ATPE's Professional Liability Insurance Policy compares to the benefits offered by Education Austin.

	ATPE	Education Austin [†]
Annual dues (Professional/Associate) First-time Professional Member (Local organization dues may also apply.)	\$145/\$70 \$90	\$582/\$316 NA
Membership (approximate) Local chapters	More than 112,000 550	4,000 1
Liability insurance* Constitutional rights claims/limit per insured per occurrence	\$2 million plus defense costs	\$300,000 ¹ including defense fees
As an eligible member, you decide if you wish to pursue your case.	Yes	No ²
Cancellation* Policy subject to cancellation for reasons other than nonpayment of premium	Noncancelable	Cancelable
Win or lose, legal costs guaranteed by insurance contract*: • Criminal defense per claim • Employment rights defense per claim including: Dismissal Contract nonrenewal Change of assignment Resignation Salary Certification ATPE's employment rights defense is subject to \$20,000 aggregate per insured.	\$10,000 \$10,000 \$10,000 \$10,000 \$10,000 \$10,000 \$10,000	See below ³ None None None None None None
Assault-related personal property damage*	\$2,500	\$250-\$500 [†]
Bail bond benefit*	\$5,000	\$1,000
Staff attorneys Additionally, ATPE maintains the most staff attorneys available to assist eligible members with professional concerns of any Texas educator organization.	11	? ⁴

Information describing ATPE's benefits is based on material pertaining to ATPE's 2009-10 membership year. Information describing Education Austin's benefits is the latest available information provided to ATPE as of June 1, 2009.

Updated by ATPE state office 2009-10

[†] Education Austin is a merger of the Austin local TSTA and Texas AFT organizations. It is unclear which set of insured benefits the members of the merged organization would be entitled to access when claims arise.

¹ A review of the latest Texas AFT Legal Action Trust available to ATPE, amended February 2001, indicates that damages awarded for many constitutional rights claims may not be covered. Texas AFT has failed to provide current copies of the Occupational Liability Insurance Policy and Legal Action Trust, despite ATPE's request. TSTA's coverage for civil rights claims is limited to \$300,000.

² TSTA or Texas AFT staff members decide whether and to what extent legal funding should be granted.

³ Paid win or lose by Texas AFT Trust beyond \$10,000 only for corporal punishment claims. TSTA's coverage is paid up to \$35,000 only if completely exonerated except for corporal punishment claims. CPS investigations are not covered.

⁴ It is unclear how EA members would access direct staff attorney assistance or if any is available.

* PROFESSIONAL LIABILITY INSURANCE COVERAGE IS UNDERWRITTEN BY NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA. ALL COVERAGE IS SUBJECT TO THE EXPRESS TERMS OF THE MASTER INSURANCE POLICY ISSUED TO ATPE AND KEPT ON FILE AT THE ATPE STATE OFFICE. Coverage applies to an insured's activities within his/her professional capacity and does not apply to activities that predate the coverage period. The insurance policy summary may be downloaded at www.atpe.org/protection. Eligibility for ATPE membership benefits is contingent upon ATPE's receipt of the entire annual membership dues amount for your appropriate membership category. A disruption in payments to an authorized payment plan may result in discontinuation of such benefits, including cancellation of insurance coverage for the entire membership year retroactive to Aug.1 or your membership date. ATPE reserves the right to determine the appropriate membership category. The insured member services and staff attorneys' assistance are offered through separate programs.

