The Council for Exceptional Children's In-Dues Student Educator Professional Liability Plan is the solution to uncertain or inadequate liability coverage. As a Pre-Service Student Member, you’ll have peace of mind knowing that if your school district doesn’t have sufficient coverage or refuses to defend you, your CEC in-dues plan is in place.

Educators doing student teaching, internships and practicums face many of the same risks as licensed instructors. Legal actions arising from student training activities could have a devastating impact on your career and personal assets – even if you’re without fault!

Features

- Provides up to $1 million for damages arising from professional liability lawsuits.
- Pays defense costs in addition to the $1 million limit of liability.
- Required by education programs in many leading colleges and universities.

What's Covered

With the Student Educator Professional Liability Plan, you will be protected against a broad range of exposures associated with your student teaching duties, including the following allegations:

- Injuries to students under your supervision
- Improper placement of students
- Defamation
- Failure to educate
- Violation of student civil rights
- Negative consequences in the implementation of the recommendations of research studies

After a $100 deductible, the plan also pays 90 percent of your attorney’s fees if you:

- Are accused of sexual misconduct, provided you are found not guilty or the charges are dismissed ($35,000 maximum per policy period).
- Face criminal charges arising out of corporal punishment, provided you are found not guilty or the charges are dismissed ($10,000 maximum per policy period).
- Are named in a lawsuit seeking non-monetary relief ($35,000 maximum per policy period).

Eligibility

As a Pre-Service Student Member of CEC, you are automatically insured for $1,000,000 of professional liability coverage. You must be a student member in good standing of CEC preparing for employment performing educational duties under the supervision of a licensed educator.

Your plan will provide coverage for claims brought at any time, as long as the occurrence that resulted in litigation occurred while your Student Educator Professional Liability policy was in effect. The policy term is for one year and renewable each year as part of your CEC membership.

Limitations

This plan is available to CEC student members residing in the United States and the District of Columbia.

Filing a Claim

If you are named in a lawsuit and you anticipate incurring legal fees, please complete an Incident Form and submit it to FTJ & Company, the plan administrator, along with copies of all legal documents, papers and invoices.

By email: p&ceducators@ftj.com
By mail: Legal Benefits Program
c/o Forrest T. Jones & Company, P&C Dept.
PO Box 418131
Kansas City, MO 64141-0131

The material herein is provided for informational purposes and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued through Forrest T. Jones & Company, its affiliates or the insurance companies represented. All conditions of coverage, terms, and limitations are defined and provided for in the policy issued to you. Programs and products may not be available in all states; policy features may vary by state or other circumstances and are subject to change without notice.

Underwritten by: Trisura Specialty Insurance Company 210 Park Avenue Suite 1400 Oklahoma City, OK 73102

Administered by: Forrest T. Jones & Company PO Box 418131 Kansas City, MO 64141-8131 (800) 821-7303 I www.ftj.com/cec