



In-Dues Student Educator Professional Liability Plan

An enhanced membership benefit designed exclusively for CEC Pre-Service Student Members

\$1,000,000 in Coverage

The **Council for Exceptional Childrens' 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

The plan is available to members who reside in the United States and District of Columbia. Coverage applies to acts that take place in the United States, its territories and possessions, Puerto Rico and Canada.

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

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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 | <https://www.trustforeducators.com>