For more information, contact your State NEA Affiliate Office.

The information in this brochure is a general description of coverages under the EEL Program and is not an insurance contract. All coverage is subject to the exclusions and conditions in the policy which vary slightly among states.

NATIONAL EDUCATION ASSOCIATION
1201 16th Street, N.W.
Washington, D.C. 20036

29186.08.22.ck

2022–2023 NEA EDUCATORS EMPLOYMENT LIABILITY (EEL)

A Guide for NEA Aspiring Educators

LIABILITY PROGRAM

As a Aspiring Educator of NEA preparing for a career, you will be expected to undertake student teaching assignments and other required on-site classroom activities under the direction of a professional educator. You may encounter situations which could involve you in legal actions in which you might be held personally liable for damages. If one of your students files a lawsuit against you, arising from an occurrence while you are/were a college student performing education employment activities in an educational unit required by your educational program, the NEA Educators Employment Liability (EEL) Program will provide you with insurance protection for the covered lawsuits. The program also reimburses you up to $500 for damage to personal property in assault-related incidents.

What is the EEL Program and What Does It Cover?*

The EEL Program is a professional liability insurance program which is provided by NEA as a benefit of membership. It is underwritten by an A+ rated insurance company. The policy provides the following coverage:

A. Educator's Liability Benefit

- Legal expenses up to $3 million per member per occurrence or $9 million per occurrence aggregate allowed fordefending civil suits brought against you while you are/were a college student performing educational employment activities in an educational unit required by your educational program.
- Up to $1,000,000‡ in damages assessed against you is paid as a result of such suits, other than civil rights suits.
- The policy provides up to $300,000 for defense, settlements, or judgments and other supplementary payments for suits concerning Civil Rights.

B. Attorney Fees for the

Defense of Criminal Proceedings

- Reimbursement for attorney fees and other legal costs up to $35,000 when you are charged with violating a criminal statute in the course of your employment as an educator, and you are exonerated from these charges.

C. Bail Bond

Reimbursement up to $1,000 of bail bond premium when you must post a bond as the result of an occurrence arising out of your employment as an educator. (The insurance company is not obligated to furnish the bond.)

D. Assault-Related Personal Property Benefit

Payment of up to $500 for damage to your personal property when caused by an assault upon you in the course of your employment. (Vehicles and school property are excluded.)

Is the EEL Program limited to incidents that occur in school buildings or on school grounds?

No. The EEL Program provides coverage for educational employment activities on and off school grounds including, for example, school-sponsored events such as athletic events, laboratory experiments, shop training, field trips in the U.S. and abroad, and after-school clubs. Educational employment activities are those duties that you perform pursuant to the expressed or implied terms of your employment for an educational unit.

Does the EEL Program cover criminal cases?

Yes, subject to policy terms. Attorney fees and court costs up to a maximum of $35,000 will be reimbursed when the costs are incurred in the defense of a criminal proceeding arising out of your educational employment activities. In most cases, you will be reimbursed only if the charges are dismissed or you are exonerated. If, however, the proceeding arises out of an incident involving the administration of corporal punishment, the program will provide reimbursement, regardless of the outcome.

Does the EEL Program cover civil rights cases?

Yes, subject to policy terms. Defense settlements or judgments and court costs up to a maximum of $300,000 will be provided when incurred in the defense of an action arising out of your educational employment activities and an alleged violation of another person's civil rights.

‡Your state association may have purchased additional coverage. Check with your state association. *Coverage under the EEL Program is not available in New York State.

Excluded activities…

Operating vehicles. (Note: driver training instructors are covered while riding as a passenger, and vocational education instructors are covered for their activities during school shop classes. In addition, coverage is provided for the loading and unloading of school buses.)

Selling or distributing products, including food and beverages. (Note: home economics teachers are covered for their classroom and laboratory teaching activities and for the sale of products prepared in the classroom. Cafeteria workers are covered for their food preparation and distribution).

Law enforcement activities, except for those of a security guard.

Use of firearms, except where this activity involves the use of physical restraint in defending yourself, others or school property.

Other exclusions apply.