

Professional Liability Coverage



While employed by a public school district, community college district or State University, all ACCA members receive \$1 million of Professional Liability Coverage. Covered claims and lawsuits include those arising out of your employment activities with a public school district, community college district or State College or State University.

This year's claims-made policy has higher aggregate limits and additional coverage enhancements. Policy highlights include:

- **Claims-made policy**

 - **Coverage for claims made in the period the policy is active**

 - **\$1,000,000 per occurrence limit with a \$3,000,000 policy/program aggregate limit**
 - **Policy is excess of \$10,000,000 and all governing education and state codes. District typically carry a minimum of \$25,000,000.**
 - **Criminal Actions Defense – \$5,000 per occurrence limit with a \$25,000 aggregate**
 - **Bail Bonds – \$3,000 limit for each bond with a \$15,000 aggregate**
 - **Legal Services Due to Identity Theft – \$3,000 per occurrence limit with a \$15,000 aggregate**
 - **Sexual Abuse and Molestation – \$50,000 per occurrence limit with a \$250,000 aggregate**
 - **Defense of Licensing Proceedings – \$10,000 aggregate limit**
 - **Subpoena Assistance – \$10,000 aggregate limit**
 - **Supplemental payments**
 - **Reasonable expenses, including loss of wages and a \$250 travel per diem if required to attend defense proceeding of a covered**

If you have any questions regarding the policy and/or the broker, AP Keenan, please feel free to contact: Zee Morales, Account Manager, AP Keenan 949-940-1760, Extension 5169 / amorales@keenan.com / www.acsa.org



accca.org/benefits