

# ASCA PROFESSIONAL LIABILITY PLAN

## PROGRAM BENEFITS



An important benefit of membership with the American School Counselor Association is \$1,000,000 in professional liability insurance coverage. In partnership with AHT Insurance and the Philadelphia Insurance Company, this valuable coverage is offered to professional and student members as a part of your annual ASCA membership dues. ASCA members receive \$1M in excess protection for Educators' Professional Wrongful Acts and Educators Employment Wrongful Acts.

### COVERAGE HIGHLIGHTS

Your Plan Includes:

- Educators Professional Wrongful Act: \$1M per claim; \$1M annual aggregate per policy period
- Educators Employment Wrongful Act: \$1M per claim; \$1M annual aggregate per policy period
- Bail bond coverage \$1,000 per policy period
- Corporal punishment defense \$10,000 per claim per policy period
- Sexual misconduct defense coverage: \$50,000 per claim; \$50,000 annual aggregate per policy period
- Educators Employment Wrongful Act Defense Coverage: \$10,000 per claim; \$10,000 annual aggregate per policy period

### JOB PROTECTION BENEFITS

If you are threatened with a job action related to matters such as termination, suspension, reassignment or demotion, the program's Job Protection Benefits\* will pay:

- Up to \$500 for your initial consultation with an attorney
- Up to \$750 for the cost of your attorney representation at a formal hearing of a school board or other authority
- Up to \$4,000 for legal fees, subject to a \$100 deductible, if you decide to sue because of the job action, and the judgment in the suit is adjudicated in your favor. Up to \$750 for the cost of attorney representation is available to you regardless of the suit's outcome.

*\*Job Protection Benefits are not available to student members.*

### ELIGIBILITY

To be eligible for coverage, you must be an employed professional member of ASCA or a student member. If the former, you must be a W-2 employee of a school, college or university, and the job must be your main occupation. Eligible members must be residents of the United States.

The following individuals are not eligible to participate:

- Educators in private practice
- Independent contractors
- Owners of private schools
- School board members

### FILING A CLAIM

For assistance filing a claim if you are named in a suit and you anticipate incurring legal fees, contact:

Claims Department  
800.765.9749  
claimsreport@phly.com  
Reference Policy # PSD1480298



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### QUESTIONS? CONTACT PROGRAM ADMINISTRATOR

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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.

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