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

**COVERAGE HIGHLIGHTS**

Your Plan Includes:

- Educators Professional Wrongful Act: $1,000,000 per claim; $1,000,000 annual aggregate per policy period
- Educators Employment Wrongful Act: $1,000,000 per claim; $1,000,000 annual aggregate per policy period
- Job benefits protection
- 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 of the cost for attorney representation of you at a formal hearing of a school board or other authority
- Up to $10,000 for legal fees, subject to a $100 deductible, if you decide to sue because of the job action, and the judgement in the suit is adjudicated in your favor.
- Up to $750 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

**QUESTIONS? CONTACT PROGRAM ADMINISTRATOR**

Beverly Stewart
Sr. Account Manager
703.554.6737
bstewart@ahtins.com

The Educators Professional Liability Plan is made available through your professional association’s engagement with AHT Insurance. 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 AHT Insurance, 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. Click here for more information.

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. Certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2019 Philadelphia Consolidated Holding Corp., All Rights Reserved.