



northwest professional educators

## **Friends Don't Let Friends Teach Uninsured!**

You insure your house, your car, your health and other personal assets  
acquired through years of hard work and investments  
*But what about your career?*

### **All it takes is one false accusation to destroy your career!**

Don't step into a classroom without a personal liability insurance policy. It is a mistake to believe that a school district, teacher union or homeowner's policy provides adequate coverage! School and union policies cover those organizations...the policy does not name the individual as the owner and the insured. A homeowner's rider does not cover attorney's fees. Making a false accusation go away could cost you several thousand dollars in attorney fees and out of pocket expenses beyond the coverage provided by district, union or homeowner's policies. Even if you are 100% innocent of unfounded charges, it could cost you thousands of dollars to save your professional reputation, let alone your job!

### **Insure your career today for just \$16.50 per month.**

#### ***Northwest Professional Educators \$2 Million Liability Policy:***

- is a personal policy that protects *your best interests* — unlike school and union policies that cover the organizations' best interests;
- provides coverage for attorney fees and defense costs;
- allows you to select the attorney of *your* choice so that *your interests* are defended without regard to district or union interests;
- provides assistance with legal fees for local attorney consultation should you be faced with job protection issues; no other organization can make this promise;
- is provided through the Trust for Insuring Educators (TIE), a consortium of more than 60 national education associations covering more than 1.5 million educators.

#### ***Examples of recent professional liability claims, NOT covered by school district policies:***

- A student injured on a field trip resulted in a \$42,000 judgment against the teacher.
- A teacher is sued for improperly disciplining a student with a behavioral IEP in place. Case was dismissed but teacher had to pay personal defense costs.
- A student injured during gym class resulted in an \$80,000 judgment against the teacher.
- A teacher was accused of sexual molestation and acquitted on all charges. However, the teacher had to pay for \$13,000 in attorney fees.

**Join NWPE at [www.nwpe.org](http://www.nwpe.org) for peace of mind!**