



# Liability and Legal Services...

Policy Features	LOCAL/IEA/NEA
Liability Coverage	<ul style="list-style-type: none"> <li>• Up to \$1,000,000 per occurrence per claim except for civil rights cases (<i>The IEA has never had a claim exceed this amount</i>)</li> <li>• Civil Rights cases covered to \$3,000,000 per occurrence including all claims</li> <li>• Insurance covers individual but, by law, is secondary coverage to School District Insurance</li> </ul>
Defense Costs under Liability Insurance	<ul style="list-style-type: none"> <li>• Paid in addition to liability, NO deductible</li> </ul>
Premiums for bail bonds covered	<ul style="list-style-type: none"> <li>• Up to \$1,000</li> </ul>
In-house Legal Counsel and Job Protection	<ul style="list-style-type: none"> <li>• Representing members for over 119 years and counting</li> <li>• Represents nearly 13,000 school employees in every district in the state</li> <li>• Expert legal advice &amp; representation by an Idaho attorney who practices <u>only</u> education law and <u>only</u> for members</li> <li>• Representation in all employee related proceedings – PSC, Dept of Labor (employment etc.), School District, Criminal, Social Security etc.</li> <li>• Trained &amp; experienced Region Directors, Local Presidents &amp; Building Representatives by your side all the way</li> <li>• Unlimited fees available through IEA/NEA Legal Services Program</li> </ul>
Coverage for Criminal Activities	<ul style="list-style-type: none"> <li>• \$35,000 for corporal punishment</li> <li>• \$35,000 for other criminal offense if found not guilty</li> </ul>
Personal Property Damage (caused by student assault)	<ul style="list-style-type: none"> <li>• Up to \$500 after homeowner’s policy has paid</li> </ul>