



Liability and Legal Services...

Policy Features	LOCAL/IEA/NEA
Liability Coverage	<ul style="list-style-type: none"> • 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>) • Civil Rights cases covered to \$3,000,000 per occurrence including all claims • Insurance covers individual but, by law, is secondary coverage to School District Insurance
Defense Costs under Liability Insurance	<ul style="list-style-type: none"> • Paid in addition to liability, NO deductible
Premiums for bail bonds covered	<ul style="list-style-type: none"> • Up to \$1,000
In-house Legal Counsel and Job Protection	<ul style="list-style-type: none"> • Representing members for over 119 years and counting • Represents nearly 13,000 school employees in every district in the state • Expert legal advice & representation by an Idaho attorney who practices <u>only</u> education law and <u>only</u> for members • Representation in all employee related proceedings – PSC, Dept of Labor (employment etc.), School District, Criminal, Social Security etc. • Trained & experienced Region Directors, Local Presidents & Building Representatives by your side all the way • Unlimited fees available through IEA/NEA Legal Services Program
Coverage for Criminal Activities	<ul style="list-style-type: none"> • \$35,000 for corporal punishment • \$35,000 for other criminal offense if found not guilty
Personal Property Damage (caused by student assault)	<ul style="list-style-type: none"> • Up to \$500 after homeowner’s policy has paid