

Does the EEL Program cover civil rights cases?

Yes. Defense, settlements** or judgments** and court costs up to a maximum of \$300,000 will be provided when incurred in the defense of an action arising out of your educational employment activities and alleging a violation of another person's civil rights.

Does the EEL policy cover cases arising out of the discharge or layoff of a member or involving other "jobs rights" issues?

No. Another NEA-sponsored program, the Kate Frank-DuShane Unified Legal Services Program, provides coverage for these types of cases. For more information, contact your local association UniServ Office or the headquarters of your state association.

Is the EEL policy "excess" to other insurance coverage which might be available to me?

Yes. "Excess" is a general insurance term that means insurance benefits become available to you only when other sources of insurance are exhausted. For example, if your school district provides professional liability coverage for you in some of the same areas as does the EEL policy, the EEL policy would not provide benefits until the school district's coverage is exhausted.

How do I make a claim for benefits?

If you are involved in any situation that you believe is covered by the EEL Program, notify your state association's EEL Program Coordinator. The Coordinator will confirm your eligibility and forward your claim to the Carrier for handling.

* May have state variations, check with your state association.

** State insurance laws do not permit this coverage in New York.

The information in this brochure is a general description of coverage under the NEA EEL Program and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy which may vary slightly from state to state, depending upon state laws governing the general provision of insurance.

NEA Educators Employment Liability Program



*Great Public Schools
for Every Student*

Questions & Answers

Professional Liability Insurance

2020-2021 Program Year