



Texas Association of Secondary School Principals Summary of Professional Liability Insurance Coverage

WHAT THE POLICY COVERS:	WHAT THE POLICY PAYS:
Coverage A - Liability Coverage	
A. The company will pay on behalf of the INSURED all sums which the INSURED shall become obligated to pay by reason of liability imposed by law for monetary damages resulting from any CLAIM made against the INSURED arising out of an OCCURRENCE in the course of the ACTIVITIES OF THE INSURED IN HIS/HER PROFESSIONAL CAPACITY and caused by any acts or omissions of the INSURED or any other person for whose acts the INSURED is legally liable. The Company shall defend any suit seeking monetary damages which are payable under the terms of the policy, even if such suit be groundless, false or fraudulent; but the Company may make such investigation, negotiation and settlement of any CLAIM or suit as it may deem expedient.	\$1,000,000 per insured per occurrence, with limit of \$3,000,000 per occurrence.
B. As respects Coverage A, this policy applies only to OCCURRENCES (as defined) during the policy period.	

Coverage B - Reimbursement of Attorney Fees	
A. The company will reimburse the INSURED for reasonable and necessary attorney fees which the INSURED is legally obligated to pay to an attorney for the defense of any action brought against such INSURED arising out of the following activities, but without obligation to furnish such attorney:	Annual aggregate of \$1,000,000 for all claims.
1. Incurred in the defense of any criminal action or proceeding against the INSURED arising out of ACTIVITIES OF THE INSURED IN HIS/HER PROFESSIONAL CAPACITY;	\$5,000 limit and \$5,000 limit when combined with B.A.5.
2. Incurred in the defense of an action or proceeding against the INSURED involving dismissal, tenure, salary, leave of absence, assignment, resignation or other professional rights, duties and responsibilities, arising within the scope of employment, provided, however that final judgment is rendered in favor of the INSURED. However, the company will pay a maximum of \$500 for reimbursement of attorney's fees without regard to final judgment. Defense of any probationary contract is excluded.	\$15,000 limit if the insured prevails; \$5,000 limit without regard to final judgment at local board level in instances of dismissal, non-renewal or termination. \$500 limit without regard in other instances.
3. Incurred in the defense of an action or proceeding against the INSURED involving the issuance, suspension, cancellation or revocation of any credential, life diploma, or certification document issued by the State Board of Education or Commission on Credentials, provided, however, a final judgment is rendered in favor of the INSURED. However, the company will pay a maximum of \$500 for reimbursement of attorney fees without regard to final judgment;	\$15,000 limit if the insured prevails. \$500 limit without regard in other instances.
4. Incurred in the defense of an action or proceeding based upon an alleged violation of civil rights guaranteed by the Constitution or civil rights statutes of the United States or of any state arising out of ACTIVITIES OF THE INSURED IN HIS/HER PROFESSIONAL CAPACITY and not otherwise covered; and	\$15,000 limit.
5. Incurred in the defense of an action or proceeding alleging intentional or negligent sexual misconduct;	\$5,000 limit and \$5,000 limit when combined with B.A.1.
B. As respects Coverage B, this policy applies only to actions resulting from activities of the INSURED which first take place during the policy period.	

Coverage C - Bail Bonds	
A. The company will pay the premium for Bail Bond(s) required of the INSURED arising out of ACTIVITIES OF THE INSURED IN HIS/HER PROFESSIONAL CAPACITY, not to exceed \$1,000.00 per bail bond, but without obligation to apply for or furnish such bond(s).	
B. As respects Coverage C, this policy applies only to any Bail Bond(s) required as a result of activities of the INSURED during the policy period.	

This brief description of the policy is to provide information only to members and in no way alters or modifies the policy on file with the Association.