

YOU VALUE YOUR JOB. ATPE PROTECTS IT.

Discover the Difference — ATPE is the choice of 100,000 Texas educators.

We designed our benefits package based on what our members and other educators have told us they want and need most. Following are some highlights of how selected aspects of ATPE's benefits compare. Whether you're from Brownsville, Beaumont, Wichita Falls, El Paso or anywhere in between, we welcome you to discover the ATPE difference.

	ATPE	TSTA/NEA	TCTA	TFT
COST (dues required to receive insured benefits described below)				
First-time professional	\$75			
Professional	\$130	More than \$350	\$110	Up to \$450
Associate	\$65	More than \$180	\$60	
LIABILITY INSURANCE*				
Civil rights claims/per insured per occurrence	\$2 million	\$300,000 ¹	\$2 million ²	➤
CANCELLATION of policy coverage (except for nonpayment of premium)*	Not cancelable	Excess policy Cancelable	Cancelable	Cancelable
WIN OR LOSE, LEGAL COSTS GUARANTEED BY INSURANCE CONTRACT*:				
• Criminal defense per claim	\$10,000	+	⊛	☆
• Employment rights defense per claim				
Dismissal	\$10,000	No	No ³	No
Contract nonrenewal	\$10,000	No	No ³	No
Change of assignment	\$10,000	No	No ³	No
Salary	\$10,000	No	No ³	No
Certification	\$10,000	No	No ³	No
ASSAULT-RELATED PERSONAL PROPERTY DAMAGE*	\$2,500	\$500	None	\$250
BAIL BOND REIMBURSEMENT*	\$5,000	\$1,000	\$5,000 ⁴	\$1,000
PLUS, THE MOST STAFF ATTORNEYS of any Texas educator organization who are dedicated to assist members with professional concerns. This confidential service, initiated by members' toll-free call to ATPE, is free for ATPE members!	9	4	8⊛	?

Information describing benefits pertains to ATPE's 2004-05 membership year or is the latest verifiable information provided to ATPE as of June 14, 2004.

➤ A review of the latest TFT/AFT Legal Action Trust available to ATPE, amended February 2001, indicates that damages awarded for constitutional rights claims may not be covered.

⊛ Reimbursement up to \$35,000 paid *only* if completely exonerated except for corporal punishment claims. CPS investigations are not covered.

☆ Reimbursement beyond \$5,000, win or lose, provided *only* for corporal punishment claims through AFT Trust, which is limited to \$2 million nationwide.

⊛ Benefit reduced from \$15,000 to \$5,000 per claim and aggregate when charges arise out of allegations of sexual action involving a student or minor. ATPE's experience has shown this is the most common type of criminal claim.

⊛ Staff attorneys may fulfill multiple positions within TCTA.

1. Limit includes defense fees, which means funds may be exhausted leaving nothing for payment of damages.
2. TCTA's policy continues to exclude payment of damages where there is "deliberate indifference."
3. Insured attorney fees for employment rights defense paid up to \$15,000 *only* if final judgment is in favor of insured.
4. Limited to \$2,000 for sexual action or conduct involving a student.

ATPE's employment rights defense is subject to \$20,000 aggregate per insured.

*The Educators Professional Liability Insurance Policy is underwritten by National Union Fire Insurance Co. of Pennsylvania, affiliated with AIG and rated A++ Superior by the A.M. Best Co. in 2003 with more than \$16 billion in Total Admitted Assets. All coverage applies to activities of an insured within his/her professional capacity and is subject to the express terms of the master insurance policy issued to ATPE and kept on file at the ATPE state office. The Insurance Policy is published annually in *ATPE News*.



ASSOCIATION OF TEXAS PROFESSIONAL EDUCATORS

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