



OCCUPATIONAL LIABILITY

(Protection for Members from Civil and/or Criminal Allegations)

The Plan offers up to \$1,000,000* of protection for damages and/or attorney fees arising out of the duties of employment. Coverage includes claims for:

- Property Damage
- Bodily Injury
- Personal Injury (libel, slander, or defamation of character)
- Denial of Civil Rights (race, sex or religious discrimination)
- Humiliation
- Mental Anguish
- Emotional Stress
- Harassment
- Corporal Punishment

The Plan will also *reimburse* a member for attorney's fees agreed upon in advance and up to specified limits in the plan, in defense of any legal proceeding or threat charging a member with any of the following acts arising solely from a member's employment activities:

- Denial of constitutional rights up to \$250,000
- Commission of a criminal act up to \$35,000 if exonerated, otherwise \$5,000
- Sexual abuse of any person up to \$35,000 if fully exonerated
- Sexual harassment of any person up to \$35,000 if fully exonerated
- Administrative licensure hearing if no adverse finding is rendered, up to \$5,000
- Damages/destruction of personal property caused by an assault upon member, up to \$250

The Plan will also pay \$10,000 in the event of a member's death due to an assault while working.

** Some states may have additional coverage*