



Insurance Coverage and Benefits for AFT Affiliates and Members

Updated February 2, 2025

AFFILIATES

Fidelity Bond

- “Theft” Protection for your local union
- Required by the federal government and by AFT.
- AFT provides coverage at a minimum of \$50,000 up to \$500,000, at no cost to local affiliate.
- Request a certificate of coverage: <https://leadernet.aft.org/webform/fidelity-bond-insurance-form>

Cyber Insurance (new Jan. 1, 2025)

- Protects against claims against your local union because of a network security or privacy breach, *at no cost to locals*
- The policy provides up to \$100,000 for each loss which can include expenses or payments to respond to a cyber extortion demand or ransomware attack.
- Response services include legal consultations, forensic expenses, notification expenses, credit monitoring and remediation and more.

General Liability Insurance

- Protects your local affiliate from claims from “Slips and Falls”
- This provides necessary certification of liability coverage for affiliate meetings, events, picnics, etc.
- AFT provides coverage of \$1 Million, at no cost to locals
- Request a certificate of coverage: <https://leadernet.aft.org/webform/general-liability-request-certificate>

Union Officials Liability

- “Errors and Omissions”
- AFT provides coverage for union officials at no cost to the local affiliate
- Request a certificate of coverage: <https://leadernet.aft.org/webform/union-officials-liability-request-certificate>

Affiliate Officer Life Insurance

- President, Treasurer, Vice President(s) and Secretary of all affiliates, no cost to locals
- \$2,500 of term life coverage while serving as a local officer
- Notices to name beneficiaries are sent directly to affiliate leaders new to our system around the middle of the month.

MEMBERS

Occupational/Professional Liability Insurance

- Optional affiliate purchased for all working members of an affiliate
- Cost is 35 cents per member per month

Accidental Death & Dismemberment Insurance

- AFT provides \$5,000 coverage for all members, including retirees, at no cost to locals
- Affiliates have the option of purchasing additional units for all *working* members
 - 3.667 cents per member per month per unit (up to 5 units)
 - One unit value is \$6,250
 - Coverage doubles if injury or death by accident occurs on the job.

Trauma Counseling

- Free one-on-one counseling for all WORKING Members at no cost to locals
- For members who've experienced assault, natural disasters, domestic violence, gun violence.
- In the workplace, bullying, harassment, secondary trauma, or infected by communicable disease.
- Up to 26 hours of counseling with master's level or higher licensed counselors, with training in trauma counseling.

Questions? Call AFT Member Benefits at 202-393-8643 or email aftplus@aft.org.