The **National Certification of Educational Diagnosticians** in-dues professional liability plan is the solution to uncertain or inadequate liability coverage. You'll have peace of mind knowing that if your school district doesn't have sufficient coverage or refuses to defend you, your back-up plan is in place member benefit possible.

Features

Your in-dues plan:

- Pays up to $1 million for damages arising from professional liability and employment liability lawsuits.
- Pays defense costs in addition to the liability limit for professional liability lawsuits.
- Covers claims that occur, and result in reported claims, during the policy period or after the retroactive coverage date.
- Provides coverage as long as you remain an NCED member in good standing and NCED continues to offer this professional liability plan as an in-dues benefit.

What's Covered

The in-dues plan protects you against a broad range of exposures associated with your educational duties, such as:

- Injuries to students under your supervision
- Improper placement of students
- Hiring unqualified people
- Defamation
- Failure to educate
- Failure to promote students or grant credit
- Improper methods employed in instruction, counseling, research design, etc.
- Negative consequences in implementing the recommendations of research studies

Additional Protection

After a $100 deductible, the plan also pays 90 percent of your attorney's fees if you:

- Are **sued by an employee** you supervise regarding covered personnel matter (limit $5,000 per claim, $5,000 aggregate per policy period).
- Are **accused of sexual misconduct,** provided you are found not guilty or the charges are dismissed (limit of $25,000 per claim, per policy period, and a $25,000 aggregate per policy period).
- **Face criminal charges arising out of corporal punishment,** provided you are found not guilty or the charges are dismissed (limit $10,000 per claim, per policy period).
- **Are named in a lawsuit** seeking nonmonetary relief (limit $25,000 per claim, $25,000 aggregate per policy period).

Job Protection Benefits

If you are threatened with a job action such as termination, suspension, reassignment or demotion, the plan's Job Protection Benefits will pay:

- Up to $500 for your initial consultation with an attorney
- Up to $750 of the cost of having an attorney represent you at a formal hearing of a school board or other authority
- Up to $750 for legal fees, subject to a $100 deductible, if you decide to sue because of the job action.

Eligibility

You must be a member in good standing of NCED and a W-2 employee of a school, college or university, and the job must be your main occupation. If you are a registered nurse, a licensed/certified school psychologist or a physical therapist, you must be performing medically-related teaching or services in the normal course of your duties as an employee of a school to be eligible for coverage. School board members and owners of private schools are not eligible. If you are an educator in private practice or an independent contractor, you are not eligible for this program.

Please contact the plan administrator at (800) 821-7303 for information about professional liability plans for which you may be eligible for

***Other Insurance

The insurance provided by NCED in-dues professional liability plan is excess of any other valid and collectible insurance or indemnity you might have with regard to the claim, including coverage provided by your school district

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***Effective Date

The plan becomes effective the date your membership is accepted by NCED and continues as long as you remain a member in good standing and NCED continues to offer this professional plan.

You are protected against claims arising from an act or omission committed by you during the policy period and subsequent to the retroactive coverage date, as long as the claim is first made against you and reported to us in writing by you during the policy period or any applicable discovery period.

Limitations

This plan is available to members residing in the United States and the District of Columbia

NCED members may purchase an upgrade to the in-dues plan that adds coverage for part-time educational activities (such as consultant, tutor, teacher) for $35 per year

Eligibility

To be eligible for the optional part-time coverage, the following requirements must be met:

- Your primary employment must be with an educational organization.
- Your part-time or secondary job must be educational and not medically related, and must fall within the same underwriting guidelines as your main occupation.
- You must receive payment for the job.
- You must remain a member in good standing of NCED to be eligible for the optional part-time coverage.

Registered nurses, licensed/certified school psychologists and physical therapists performing medically related teaching or service in the normal course of their duties as an employee of a school, university or college are not eligible for part-time coverage.