



### What Constitutes Total Permanent Disability

According to the statute, permanent disability means disability that precludes employment specifically due to:

- (A) Loss of both eyes or blindness in both eyes with only light perception;
- (B) Loss or loss of use in both hands
- (C) Loss or loss of use of both legs;
- (D) Loss of a lower extremity or residuals or organic disease or injury, which so affect the function of balance or propulsion as to preclude locomotion without resort to a wheelchair; and
- (E) Organic brain damage resulting from direct physical trauma incurred after July 1st, 2001, which so affects the mental capacity as to preclude the ability to function productively in any employment.

### Submit an Application

To submit an application for review the following documents are needed:

- Most recent tax records (showing dependents)
- Current Marriage license
- Certified Death Certificate (NO PHOTOCOPIES)
- Copy of the workers compensation file
- Investigative report if applicable
- Autopsy report if applicable
- Medical Records that indicate the injury and/or resulting cause of death
- Summary/ description of accident on employers' letterhead



*This information is intended to serve only as a summary overview of the Public School Indemnification Program. For specific information please refer to the Official Code of Georgia (O.G.C.A) Section 45-9-70 thru 45-9-79.5.*

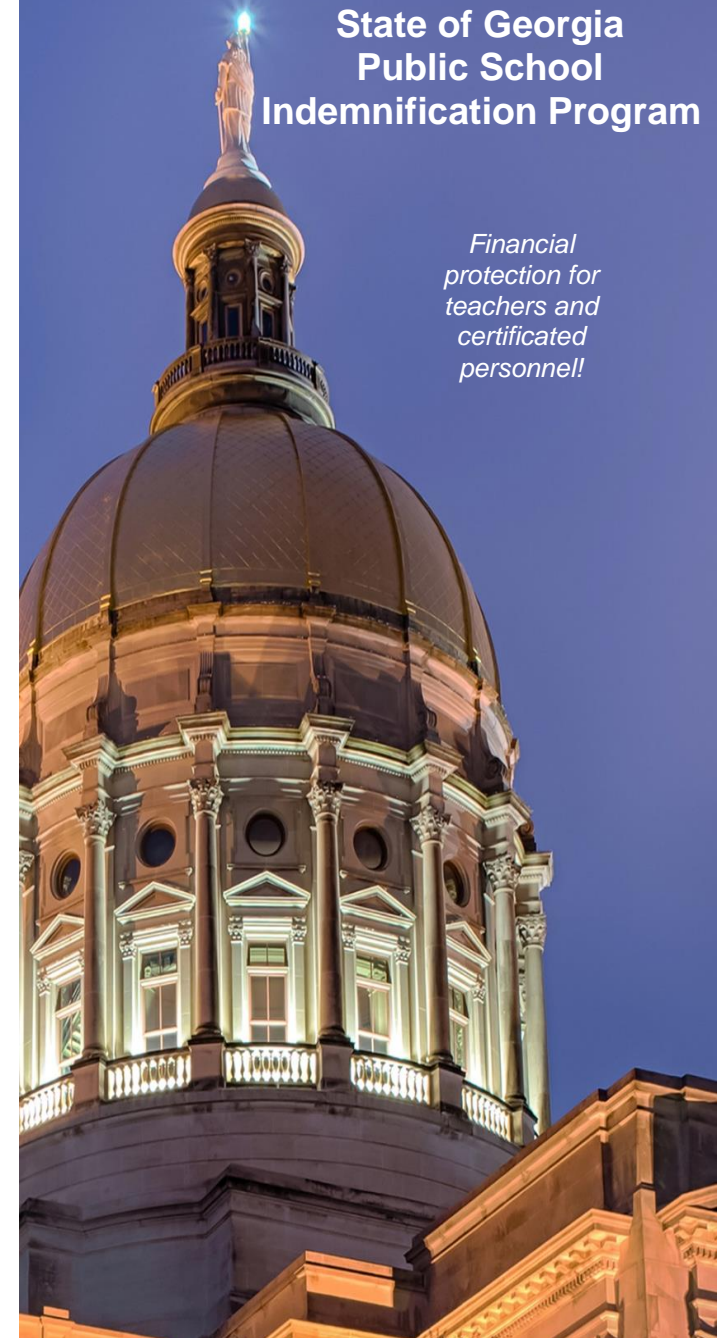


200 Piedmont Avenue, SE 1220 West Tower  
Atlanta, GA 30334  
Phone: 404-656-6245  
[www.doas.ga.gov](http://www.doas.ga.gov)

# Risk Management Services

## State of Georgia Public School Indemnification Program

*Financial protection for teachers and certificated personnel!*



*Georgia State Law, O.C.G.A. 45-9-70 authorizes the payment of a financial benefit to certain public school employees who are killed or permanently disabled by an act of violence in the line of duty on or after July 1st, 2001.*



The State of Georgia recognizes the unique hazards inherent in certain public safety occupations. This led to the General Assembly to establish the Georgia State Indemnification Program.

The Public School Personnel Indemnification Fund provides a financial benefit for designated public school personnel who are permanently disabled or killed by an act of violence in the line of duty.

Payments are made through the Georgia State Personnel Indemnification Fund and administered through DOAS. Revenues stem from the sale of special and distinctive motor vehicle license plates.

All applications filed after 07-01-01 are processed and investigated by the Indemnification Specialist. Qualifying claims are approved and turned over to the Indemnification Commission will issue an order authorizing DOAS to make payment to the injured worker or to the deceased estate representative.

Applications dating prior to 07-01-01 are reviewed by the Indemnification Commission.

## Benefit Costs

In the case of permanent disability, the current benefit is \$75,000.00. The eligible person may elect payment of 1,250.00 paid in equal monthly installments for five years or a lump sum of said amount reduced to its present value upon the basis of interest calculated at the rate of 6% per annum.

In the case of death, the current benefit is \$75,000.00. Payment SHALL be made to the estate of a person who is eligible under article O.C.G.A 45-9-78. The designated person may elect to receive payment of \$1250.00 paid in equal monthly installments for five years or a lump sum of such amount reduced to its present value upon the basis of interest calculated at the rate of 6% per annum.

## Who is Eligible

The financial benefits are available to "Public school employee as defined by O.C.G.A 20-2-910 (2010) and O.C.G.A 20-2-880 Including: teachers, classroom aides, paraprofessionals, noncertified administrative and clerical personnel and charter school personnel.

It is specifically provided, however, that the term "public school employee" shall not include any emergency or temporary employee or any other employee who works in a position otherwise covered by such term less than 60 percent of the time required to carry out the duties of such position.

## How to Apply

The application for benefits must be completed and sent to the Indemnification Commission. An application can be obtained at [www.doas.ga.gov](http://www.doas.ga.gov) or by calling 404.656.6245. Applications must be submitted within 24 months from the date on which the permanent disability of death occurred.

In the case of death, the individual who is authorized to administer the deceased's estate must file the application.

In the case of permanent disability, the eligible recipient must file the application. If the injured person is considered mentally incompetent, a parent, spouse, or legally authorized individual may file the application as guardian, or other legally authorized individual may file the application guardian, or other legally authorized individual may file the application.

## How Important is a Will to the Indemnification Process?

In the case of death, the benefit is paid to the estate of the deceased. Probate papers must be filed with the Indemnification Program Specialist before any payments are issued. The Indemnification Commission urges those covered by the program to write a will and name an administrator or executor of his or her estate. The attorney who is assisting in developing the will should be advised about the disability and death benefits available through the State of Georgia and the federal government.

