

Educators Professional Liability Coverage

On behalf of Governor Nathan Deal announcement, the Department of Administrative Services (DOAS) Risk Management Services (RMS) Educators Professional Liability Insurance Program is available to schoolteachers and certificated personnel, effective July 1, 2016.

Our educators have an important role that impacts the lives of many of our younger Georgians. With that responsibility, you are faced with growing challenges within your schools. To address these challenges and to offer financial protection to one of our most valuable resources, the Fiscal Year 2017 appropriations act authorized the purchase of excess professional liability insurance coverage. The excess coverage will protect teachers and certificated personnel against damages arising out of the performance of their duties as employees of the school system. Coverage is as follows, subject to the limitations set forth in the policy:

- Coverage A – Excess Liability Coverage: will cover wrongful acts of the individual person committed during the Policy Period that arise from an insured’s professional activities, over and above any existing coverage.
- Coverage B – Liability Coverage: in the event no other insurance policy provides coverage for a claim, will cover wrongful acts of the individual person committed during the Policy Period that arise from an insured’s professional activities.
- Coverage C – Bail Bonds: shall reimburse an Insured for any costs for Bail Bonds required of an insured arising out wrongful acts committed during the Policy Period.
 - \$2,000 Per Bail Bond per Insured.
- Coverage D – Excess Assault Related Personal Property Damage: shall reimburse an insured for up to \$500 in damage to or destruction of an Insured’s personal property occurring during the Policy Period that is directly and proximately caused by an assault upon such Insured while such Insured is performing professional activities.

The plan will be administered by the Georgia Department of Administrative Services (DOAS), Risk Management Division. Claims administration will be provided through Georgia Administrative Services.

For more information, contact Jerome Wright, DOAS Liability Program Officer at 470-344-1464 or Jerome.Wright@doas.ga.gov