

Policy Coverage

This year's claims-made policy includes \$1,000,000 aggregate limit with coverage for claims arising out of professional services including student instruction, educational administration and support, or other educational activities performed in the course of your professional duties as a teacher, counselor, administrator, or member of an instructional or student services staff, while employed by a school district or other educational agency, community college, state college, state university, University of California, Department of Education Special Schools, or private/non-profit schools, but only if you are also a member of the Association of California School Administrators, and Association of California Community College Administrators. This policy is in excess of \$10,000,000. The coverage is not intended for and does not include coverage for claims related to breach of contract, criminal proceedings, bodily injury, deceptive trade practices, mold, pollution, sexual misconduct, etc. In the event of a loss or claim, members are encouraged to file a claim with your underlying policy and/or district and also notify this year's carrier through ACSA.

Exclusions

Nexus Specialties will have no obligation to pay any sums, including any damages or claim expenses for any claim stemming from:

- Antitrust/deceptive trade practices
- Bodily injury/property damage
- Breach of contract
- Breach of warranty/guarantee
- Criminal proceedings
- Employment related liability
- Excluded costs and damages
- Excluded professional services
- Failure to maintain insurance or bonds
- Insured vs. insured
- Intellectual property
- Intentional acts
- Manufacture of goods / products
- Medical malpractice
- Misappropriation of funds
- Mold
- Pollution/environmental
- Prior acts/notice/knowledge
- Privacy
- Sexual misconduct
- Subsidiary outside control of named insured
- Third party discrimination
- Unsolicited telemarketing



PROFESSIONAL LIABILITY INSURANCE



The Association of California School Administrators (ACSA) prides itself on providing the best resources to all of its members. This year, as with prior years, we will be providing FREE Professional Liability Excess Insurance to all ACSA members.

FAQs about ACSA's Professional Liability Excess Insurance

Who is an insured by the policy?

All members of ACSA are covered while they are employed by a public school district, community college district, or State College or State University.

What kinds of claims are covered by this policy?

Claims or lawsuits arising out of your employment activities with a public school district, community college district, or State College or State University.

I'm retired. Does this policy protect me?

The policy covers retired ACSA members, as well as associate members who are on leaves of absence, for claims which are first made during the policy period based on alleged acts or omissions while the member was an active employee of a public school district, community college district, State College, or State University.

What insurer provides this coverage?

Professional Solutions Ins. Co. / Nexus AM Best rating of A, Financial Size Category IX (\$250 Million to \$500), an Admitted carrier.

What is Keenan's involvement with this policy?

AP Keenan is the broker for this policy and worked hand in hand with ACSA and the Carrier to create an insurance program specifically for ACSA's members' needs.

What should I do if I am sued or a claim is made against me?

Immediately report the suit or claim to your school district. California Government Code 825 requires all public employees to report claims to their employer. Your employer is required to provide you with an attorney as well as to pay any settlement or judgment against you. This policy is excess of all indemnification and insurance which is available to you through your employer.

What are your responsibilities in the event of a claim or allegation made against you?

NOTICE TO UNDERWRITER:

Notice of Claim or Circumstances:

Nexus Specialty, Inc.

Attn: Claims

25 Broadway, 9th Floor

New York, NY 10004

notifications@nexusclaims.com

If you have any questions regarding the policy and/or the broker, AP Keenan, please feel free to contact:



Nicole Fayaz

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