



Council For Lifelong Learning Teacher Liability Insurance

Fact Sheet

September 2001

1. What does educator professional liability insurance cover?	Educator professional liability insurance protects an insured from having to pay monetary damages or the cost of defense of actions resulting from claims arising out of occurrences in the course of activities in his or her professional capacity.
2. Who is eligible to be covered by the educator professional liability insurance policies?	All full and part-time instructional personnel and all administrative personnel are eligible to be covered by the educator professional liability insurance policies. "Instructional personnel" is defined in s. 228.041(9), F.S. and includes classroom teachers, pupil personnel services, librarians/media specialists, instructional paraprofessionals and other instructional staff. "Administrative personnel" is defined in s. 228.041(10), F.S. and includes district-based instructional and noninstructional administrators and school administrators.
3. How much does the insurance cost?	The insurance is free to all full-time instructional personnel. Part-time instructional personnel and all administrative personnel may purchase the insurance at an annual cost estimated to be between \$4 and \$8 per policy.
4. What are the liability limits in the policies?	The money appropriated by the Legislature to purchase educator professional liability insurance was based on research showing the cost of a policy that provided \$1,000,000 of coverage per person and \$3,000,000 per incident would cost between \$4 and \$8 per policy.
5. When will the coverage be available?	The coverage will be available by the beginning of the 2001-2002 school year. The Department of Education will administer the program and make sure that the company providing the insurance is selected by a competitive process.
6. What are the applicable statutes and rules?	Section 228.041(a), F.S. -- Definition of instructional personnel Section 231.800, F.S. -- Florida Educators Professional Liability Insurance
7. Where can I get additional information?	Department of Education Office of Planning, Budgeting and Management (850) 488-6539 The Florida House of Representatives Committee on General Education (850) 414-9780