



Kentucky Education Association

You need more than just liability insurance!

Liability insurance provides important on-the-job protection for school employees, and every school employee should have it.

That is why KEA, through its affiliation with NEA, has always provided members one of the strongest and most secure liability insurance policies for educators.

But liability insurance coverage alone is not enough!

A liability policy will not help you with these employment issues:

- **Challenges to your certification**
- **Assignment of duties or transfers**
- **Termination**
- **Loss of your job due to layoff or reduction-in-force**
- **Disputes over leaves of absence**
- **Accusations of sexual misconduct or other violations of board policy**
- **Social Services investigations**
- **Allegations of testing misconduct**
- **Unfair or unsafe working conditions**
- **Abuses of your employment rights**
- **Disputes over your salary, insurance or retirement**
- **Job performance evaluations issues**
- **Demotions**
- **Suspension without pay**

When you belong to the Kentucky Education Association, your questions are answered on these and many other issues. When KEA members are treated unfairly, KEA stands behind them.

You're a professional. You are conscientious and you're good at your job. You've made a substantial investment in your career-and you should protect that investment. As a KEA member, you never stand alone.

KEA members get more than just liability insurance!



As a teacher, is liability insurance all you need?

When you are dealing with the following concerns, where can you turn?		
Concerns	Liability Insurance	 KEA Field Staff & Legal Assistance
SBDM questions/assistance	NO	YES
PD questions/assistance	NO	YES
Evaluation questions/assistance	NO	YES
Corrective Action Plan questions/assistance	NO	YES
Certification questions/assistance	NO	YES
Contract questions/assistance	NO	YES
EPSB questions/assistance	NO	YES
Testing Allegation questions/assistance	NO	YES
Sick Leave questions/assistance	NO	YES
FMLA questions/assistance	NO	YES
Student Assault questions/assistance	NO	YES
Law & Policy questions/assistance	NO	YES
Instructional Issues questions/assistance	NO	YES
Salary & Benefits questions/assistance	NO	YES
Discipline questions/assistance	NO	YES
Harassment & Discrimination assistance	NO	YES
Special Education questions/assistance	NO	YES
Title I questions/assistance	NO	YES
Disability & Retirement assistance	NO	YES
Reprimands/ Threats to Employment	NO	YES
Allegations liability for injury/damage	YES	*YES
<p>* KEA membership includes Field staff to assist members, legal assistance program, and liability insurance</p>		