**Association for Education and Rehabilitation**

**of the Blind and Visually Impaired**

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**LIABILITY INSURANCE CONSIDERATIONS FOR AER MEMBERS**

Members of the Association for Education and Rehabilitation of the Blind and Visually Impaired (AER) should consider the following types of insurance coverage, depending on employment status (employed full-time or part-time or as an independent contractor). AER is part of the Trust for Insuring Educators (TIE), which provides access to professional liability insurance (PLI) for members of the trust, consisting of more than 60 education-related associations in the United States. *The insurance is available to AER members within the United States*. AER members living outside the United States may use the information for a general understanding of the types of insurance to consider. Please discuss all insurance policy content and decisions with your insurance provider.

**Professional Liability Insurance**

PLI helps protect individuals and companies in service-providing industries from bearing the full cost of defending against a negligence claim made by a client, and damages awarded, in such a civil lawsuit. The coverage focuses on alleged failure to perform on the part of, financial loss caused by, and error or omission in the service or product provided by the policyholder. These are causes for legal action that would not be covered by a general liability insurance (GLI) policy, which addresses more direct forms of harm or malpractice. Professional liability insurance does not cover injuries sustained in an automobile accident while transporting a client. Professional liability insurance is also called professional indemnity insurance (PII) and is commonly known as errors & omissions (E&O) insurance.

AER offers members three types of professional liability insurance through its TIE membership. The plans are managed by Forrest T. Jones, the broker for TIE.

* The Educators Professional Liability Plan is for employed educators (including teachers of the visually impaired, orientation & mobility specialists, vision rehabilitation therapists, and low vision therapists) and pays defense costs in addition to a liability limit chosen by the member. It also features job protection benefits if the member is subject to an administrative action.
* The Private Practice Professional Liability Plan is for self-employed educators or those engaged in partnerships, limited liability companies, and corporations. The plan has a choice of three liability limits and deductibles.
* The Student Educator Professional Liability Plan pays all defense costs over and above the limit of liability and is ideal for young educators doing student teaching, internships and practicums.

**General Liability Insurance**

General liability insurance (GLI) is coverage that protects a policyholder from a variety of claims including bodily injury, property damage, personal injury and other types of injuries that can arise from business operations. Almost every business has a need for general liability insurance. GLI is not intended for and does NOT cover professional mistakes, employee injuries, auto accidents, intentional acts, workmanship, or punitive damages (in most states).

Private contractors are often required by contracting organizations to maintain a GLI policy in addition to professional liability insurance. GLI pays for legal expenses up to the financial limits of the policy.

Many insurance companies offer GLI policies. Forrest T. Jones, TIE’s insurance broker, offers a GLI product separate from TIE. Or, contact a reputable insurance firm in your local area for information.

**Automobile Insurance**

Personal auto insurance may not cover transporting students or clients. Professionals should discuss whether their personal policy is adequate and appropriate for their work with their automobile insurance provider. If not, professionals should inquire about whether increased coverage on a personal policy would be adequate or if a commercial policy is required. Commercial auto insurance provides protection from costs associated with injuries or property damage suffered by others in an accident caused by the policyholder or policyholder employees in an insured commercial vehicle.

Private contractors who transport clients in a personal vehicle are sometimes required by contracting organizations to carry commercial auto insurance. While, commercial auto policies are not part of the liability insurance provided through TIE, GEICO offers personal auto insurance plans through TIE and is available to discuss commercial insurance as a separate policy outside of the TIE program. As a TIE member, AER members will receive a discount depending on the state in which they live and/or work.