A Message From

Kentucky ACTE

Inspiring • Advocating • Leading

Are You Sure You’re Insured?

Emphasis on accountability leads to scrutiny. Are you protected against a worst-case possibility?

Prudent professionals protect themselves against any possibility.

Make Sure You’re Covered

It pays to know. Assumptions could be wrong. Research your protection.

➡ Most school liability insurance protects the school, not the faculty.
➡ Workers Compensation is in case you are injured on the job; not if you are involved in an injury to another person.
➡ Most homeowners policies do not provide coverage for on-the-job performance and actions; if available, a rider is necessary.
➡ Does your professional liability coverage protect you if accused of “failure to teach?”
➡ What is the limit of your professional liability coverage, and is it enough in today’s economy?

In today’s society, professional liability insurance is cost-effective and smart protection.

Low cost, comprehensive professional liability insurance is an optional benefit available to Kentucky Association for Career and Technical Education (KACTE) members.

$120 annually is KACTE membership dues, which includes Association for Career and Technical Education (ACTE) dues and corresponding member benefits.
$99 annually is the current premium available to KACTE members for $1 million optional professional liability insurance, available after dues payment is processed and a membership number is issued.
$219 annually is the total cost of KACTE/ACTE membership, which includes both associations’ benefits and professional liability coverage. Shop and Compare.

For more information on KACTE, its benefits of membership, and to join (via online process), please go to www.kacteonline.org; call KACTE at 502-223-1823; or e-mail krisstone56@gmail.com.