

**TEXAS INDUSTRIAL VOCATIONAL ASSOCIATION**  
**A SUMMARY OF EDUCATORS PROFESSIONAL LIABILITY INSURANCE**  
**2020-2021**

**Coverage A – Educators Liability Insurance**

\$2,000,000 Per Insured, Per Occurrence

\$3,000,000 Per Occurrence

**Coverage A – Punitive or Exemplary Damages**

\$5,000 Each Claim

**Coverage B – Reimbursement of Attorney Fees**

\$5,000 Per Claim, Per Insured for Criminal or Sexual Misconduct Action or Proceeding

\$10,000 Annual Aggregate Per Insured, all CLAIMS

under Criminal or Sexual Misconduct Actions or Proceedings

\$5,000 Per Claim, Per Insured for Professional Rights or Credential Action or Proceeding

\$1,500 Reimbursement Limit Without Regard to Final Judgment

for Professional Rights or Credential Action or Proceeding

\$5,000 Per Claim, Per Insured for Civil Rights Violation Action or Proceeding

\$5,000 Per Claim, Per Insured for Appraisal or Career Ladder Action or Proceeding

*(coverage added by endorsement)*

\$1,000,000 Annual Aggregate, all CLAIMS

**Coverage C – Bail Bonds**

\$1,000 Per Bail Bond, Per Insured

**Coverage – Reimbursement of Attorney Fees for Identity Theft**

\$10,000 Per Insured, Per Policy Period

Subject to Coverage B Annual Aggregate, all CLAIMS