



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.