

INSURANCE COMPARISON

POE

Professional Oklahoma Educators

NEA

National Education Association

Liability Insurance

The limits of liability on the **POE** policy are \$2,000,000 per member per occurrence and \$3,000,000 per occurrence if more than one member is involved, plus defense costs.

The limits of liability on the **NEA** policy are \$1,000,000 per member per occurrence and \$3,000,000 per occurrence if more than one member is involved, plus defense costs, but limited to \$300,000 on civil rights cases, including defense costs.

Attorney Fee Reimbursement in Criminal Cases

POE's insurance provides its members with \$35,000 per criminal proceeding, if they are exonerated. If the criminal proceeding is the result of corporal punishment, attorney fees are reimbursed up to \$35,000 whether or not the member is exonerated.

NEA's insurance provides its members with \$35,000 per criminal proceeding, if they are exonerated. If the criminal proceeding is the result of corporal punishment, attorney fees are reimbursed up to \$35,000 whether or not the member is exonerated.

Bail Bonds

POE's insurance provides each of its members with up to \$5,000 per policy period for Bail Bond premium.

NEA's insurance provides each of its members with up to \$1,000 per policy period for Bail Bond premium.

Assault Related Personal Property Damage

POE's insurance provides each of its members up to \$2,500 per policy period for Assault Related Personal Property Damage.

NEA's insurance provides each of its members up to \$500 per policy period for Assault Related Personal Property Damage.

Reimbursement of Attorney Fees for Identity Theft

POE's insurance provides each of its members up to \$2,500 per policy period for Reimbursement of Attorney Fees for Identity Theft.

NEA's insurance provides no coverage for Identity Theft.

NOTE: Close examination of the two policies will substantiate these provisions of the respective policies. This brief description of the policies is to provide information only to members and in no way alters or modifies the policies on file with the Associations.