

Legal Services: MSEA/NEA Benefits Package

As part of your dues payment, you receive \$1,000,000 liability insurance coverage. Important provisions are noted below. The following is intended as an overview only. For a more extensive explanation of legal benefits, call MSEA's Center for Legal Issues, 800/448-MSEA.

This is an important member benefit and one that translates very literally to the idea of membership as job insurance.

Liability insurance

For covered members this pays all damages up to the cap of the insurance plan, which the insured shall become legally obligated to pay as a result of any claim arising out of an occurrence or event in the course of the insured's educational employment activities.

Defense of criminal charges

Pays reasonable and necessary costs and attorney's fees up to \$35,000 in defending against criminal charges arising out of a member's educational employment activities, provided the member is exonerated or the charges are dismissed or withdrawn. In addition to the insurance policy, pays up to \$15,000 for reasonable attorney fees for cases when the member uses the attorney provided through MSEA Chief Counsel.

An exception to the general rule stated above is criminal charges arising out of the use of corporal punishment. In such cases all reasonable attorney fees (again up to \$35,000) are paid regardless of the outcome of the case and regardless of whether the member uses an MSTA or private attorney.

Defense of civil rights issues

Pays up to \$300,000 per occurrence for legal fees and damages, which the insured shall become legally obligated to pay as a result of a claim based upon an alleged violation of protected civil rights.

Bail bond

Pays up to \$1,000 per bond required of the uninsured arising out of the insured's educational employment.

Personal property benefits for assault

Pays up to \$500 in excess of the coverage provided by homeowner or similar insurance for damages or destruction of the insured's personal property (other than a vehicle) caused by an assault upon the insured on or surrounding school property, or while away on authorized school activity.

Defense of charges resulting from participation in a peer review system

Defends any claim made or criminal proceeding brought against an insured by another employee or former employee of an educational unit if the claim or criminal proceeding arises out of an occurrence in the course of participation in a peer review system.

Additional Legal Services: Personal

MSEA membership provides members with most job-related legal services free of charge. For non-job-related personal problems, the MSEA/NEA Attorney Referral Program provides members limited consultations at no cost and discounts on attorney fees for covered areas. The Attorney Referral Program is available to all active, life or retired MSEA/NEA members, spouses and dependent children.

Members are entitled to two 30-minute consultation sessions per year, unrelated to their employment. If the member uses the services of a participating attorney, the attorney's regular fees will be discounted 30 percent if the problem falls into one of the five following core areas: real estate, wills and estates, domestic relations, consumer protection or traffic violations.