As a chemical educator or researcher, it’s critically important to understand what your professional liability policy covers. If you don’t have a policy or aren’t sure how comprehensive your existing policy is, **don’t assume your current insurance covers everything.**

Aspects of your job may expose you to risk on a daily basis, and some employer-provided professional liability plans may not go far enough in covering all the issues chemical educators and researchers might run into.

This plan was designed to cover the unique scenarios you might face while performing your work.

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**What’s Covered?**

This plan offers up to $1,000,000 in coverage for the following:

- Injuries to students and other persons for whom the insured is responsible, such as research/teaching assistants and employees of the institution who work under your supervision (contingent liability)
- Remote lab activities
- Property damage
- Accusations relating to:
  - Pollution liability
  - Intellectual property theft
  - Defamation and personal injury
  - Sexual misconduct [provided you are found not guilty or the charges are dismissed]
  - Wrongful employment practices
  - Wrongful intellectual property practices
  - Access to a dedicated claims counsel

**Pricing**

The Chemical Educators Legal Liability Insurance pricing is divided into four tiers of coverage based on the scope of your teaching and research responsibilities.

- The prices for the four tiers range from $250–$550
- New applicants receive a 20% discount for their first year

**Supplemental Information**

A page with more information on Chemical Educators Legal Liability Insurance can be accessed by scanning the QR code below:

Scan this to be redirected to our secure informational page at ACSPlans.com/ChemEd

Assistance with questions or concerns can be obtained via emailing [acs.apply@pearlinsurance.com](mailto:acs.apply@pearlinsurance.com) or calling (800) 438-6174

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Visit [ACSPlans.com/ChemEd](http://ACSPlans.com/ChemEd) today!

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This informational piece is only intended to provide coverage highlights. Full policy details can be found within the Policy.