

Chemical Educators Legal Liability



As a chemical educator, you need certainty you'll be defended if a lawsuit arises from your academic duties. The current insurance marketplace offers little protection by excluding contingent bodily injury and chemical exposure from their standard policies.

Endorsed by the ACS Board of Trustees, Group Insurance Plans for ACS Members provides the unique coverage necessary for chemistry educators. This helps educators protect themselves against risks within classrooms, teaching and research labs, and community outreach activities.

The Chemical Educators Legal Liability plan provides the unique coverage needed for chemical educators. This plan addresses the exposures of high school, undergrad, and instructional staff and faculty employed by private, public, charter, and higher educational institutions.

Key Features

- First year 20% discount*
- The Chemical Educators Legal Liability plan can serve as a primary insurance for individuals (over and above the coverage provided by the institution)
- A liability limit of \$1 million from professional liability lawsuits
- Sublimit at \$500,000 for pollution liability with option to increase limit to \$1,000,000
- Sublimit at \$500,000 for contingent liability with option to increase limit to \$1,000,000
- Sublimit of \$25,000 for sexual harassment – provided you are found not guilty or the charges are dismissed and subject to any other applicable policy term and/or condition
- Sublimit of \$250,000 for intellectual property

- Sublimit of \$10,000 for remote laboratory activities
- Plan covers claims brought against an insured and reported to the insurer during the policy term

What's Covered?

- 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)
- Property damage
- Accusations relating to:
 - Pollution liability
 - Defamation and personal injury
 - Sexual misconduct – provided you are found not guilty or the charges are dismissed and subject to any other applicable policy term and/or condition
 - Wrongful employment practices
 - Wrongful intellectual property practices

Key Advantages

Coverage for Professional Liability, Employment Practices, Chemical Exposure, Bodily Injury, and Intellectual Property

- Unlike traditional educators legal liability policies, the Chemical Educators Legal Liability policy provides the unique coverage necessary for chemistry educators

Broad Definition of "Wrongful Acts," Including:

- Actual or alleged negligent act, error or omissions
- Contingent bodily injury and property damage liability
- Pollution liability, including chemical exposure
- Loss means a compensatory monetary amount for which Insured may be legally liable
- Wrongful employment practices based on discrimination, harassment or retaliation

Broad Definition of "Insured Educator," Including:

- Named insured, other covered individuals listed on declarations page and the estate, heirs, executors, administrators, and legal representatives of the insured

Potential Claim Circumstance Enhancement

- Witness compliance
- Administrative proceeding

Coverage for Wrongful Intellectual Property Practices

- Actual or alleged infringement of copyright, plagiarism, piracy, or misappropriation of ideas. Infringement of title, slogan, trademark, trade name, service mark, service name
- Misappropriation of trade secrets or proprietary or confidential information

Additional Policy Highlights

- Full prior acts coverage available in most cases
- Duty to defend policy wording
- Experienced claims counsel
- Simplified application process

Visit **ACSPlans.com/ChemEd** or call us at **800.438.6174** for more information or to apply. You can also email us at **acs.apply@pearlinsurance.com**.

*A 20% discount will be applied to ACS members who are binding their first Chemical Educators Legal Liability policy. This promotion only applies to new customers during their first year of coverage.

ACS Member Insurance
Protecting Life's Elements

Visit **ACSPlans.com/ChemEd** today!

This flyer is intended to describe only principal features of the Chemical Educators Legal Liability plan and is not a contract. For complete details refer to the policy.



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