

# Professional Legal Expense Insurance for Directors of Education

Underwritten by Lloyd's of London

## SUMMARY OF COVERAGE

- Toll free telephone legal advice for the insured and the insured's spouse or dependent children during regular business hours regarding matters of a personal nature;
- Toll free telephone legal advice during normal business hours regarding matters arising from the insured's employment as a superintendent or director;
- Payment of reasonable legal fees and expenses for matters arising from the insured's conduct or duties acting as a superintendent or director in respect of:
  - any investigation, inquiry and/or hearing concerning a matter of the insured's fitness to practice;
  - any investigation, inquiry and/or hearing concerning the insured's discipline and/or misconduct and/or complaint;
  - pursuit of legal proceedings following a dispute with the insured's employer which arises out of or relates to the insured's contract of employment;
  - defence of the insured against criminal or statutory charges;
  - defence of the insured against quasi-criminal proceedings;
  - defence of the insured against any complaint of discrimination undertaken by the Human Rights Commission.

The insured can select a lawyer from a panel of law firms specializing in the education field and there is coverage for the legal fees and disbursements incurred up to a maximum hourly rate of \$275.00.

- Payment of reasonable out-of-pocket disbursements, income, salary or wages when the insured is absent from work due to attending any court, tribunal or arbitration proceeding as a result of any of the above, as long as such reimbursement is not recoverable by the insured under a policy of insurance issued to the insured or the insured's employer or as long as the money is not recoverable from any other source. Amounts paid will not exceed \$500 per day or \$5000 in any one school year.

## INDEMNITY LIMIT

This insurance will pay the reasonable legal fees and expenses of the lawyer (subject to a maximum hourly rate of \$275) up to a maximum of \$150,000 per claim with a \$150,000 annual aggregate limit (maximum payable per year)

## PRINCIPAL EXCLUSIONS

There is no indemnity for the following:

- Legal fees and expenses incurred or paid before the Insurer has given consent
- Awards and/or demands of compensation, repayment, damages, liability, surcharge levies, fines or penalties of any nature
- Any claim arising from a prosecution where your actions amounted to an intentional and reckless disregard for human life
- Any matter arising from a criminal prosecution alleging dishonesty

This is only an outline of the policy. Certain policy exclusions and limitations may apply in any given fact situation and limit the amount payable under this coverage. Full terms and conditions of this insurance, including all exclusions and limitations, are described in the policy document, a copy of which can be obtained from Curtis Insurance Ltd.

## WHO CAN YOU CALL FOR MORE INFORMATION?



**Roger Bickers**  
Curtis Insurance Ltd.  
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**Website:** [www.curtisinsurance.ca](http://www.curtisinsurance.ca)  
(see Programs > Legal Expense)

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Legal Expense Insurance Specialists