

The **Power & Protection** of **Membership**

Occupational Liability Coverage for AFT Members

The AFT is pleased to provide liability protection for claims or charges arising out of the employment activities of members. The Plan offers members from participating locals broad protection for legal defense costs and court judgements. The coverage protects members from a wide range of employment-related issues, including defense of alleged criminal acts.

Coverage under this Plan includes the following:

- \$1 million of protection per member per occurrence for damages arising out of the following:
 - Bodily injury
 - Property damage
 - Personal injury

Criminal defense

- The Plan also reimburses certain legal expenses to defend any claim made against a member resulting from the commission of a criminal act, where such a charge arises out of the member's employment-related activities.
 - \$5,000 per member per year, regardless of the outcome.
 - Reimbursement up to \$35,000 in total, which is made only if the member is completely exonerated. Complete exoneration means that a finding or verdict of not guilty has been entered into the record or the charges are dismissed in their entirety without appeal. In both cases, reimbursement is for reasonable and approved legal expenses.



Denial of constitutional rights

- In cases where such charges arise solely out of the member's employment activities, the Plan will pay up to \$250,000 per member per calendar year and up to \$1 million for any one incident.

Licensing

- \$5,000 reimbursement for legal representation before an administrative board for licensing, where the proceeding arises out of the member's employment activities and involves the issuance, maintenance or revocation of a member's license.

Assault death benefit

- If a member dies as a result of an assault that occurs at work, the Plan shall pay a \$50,000 death benefit to the beneficiary if the member's death occurs within 90 days of the assault.

You must be a member of a participating AFT local to access the benefits and protections of this coverage.

To file a claim: Johns Eastern Company • **toll-free AFT line:** 877-590-5562 • **fax:** 813-402-7943
email: AFT@JohnsEastern.com • **Claim form:** www.aft.org/OLIclaim