



Chemical Educators Legal Liability

As a chemical educator, are you certain that your institution or current educators' legal liability policy will defend you should a lawsuit arise from your academic duties? Currently the insurance marketplace offers minimal protection for chemical educators by excluding Contingent Bodily Injury and Pollution Liability from their standard educators' legal liability policies.

The ACS endorsed Chemical Educators Legal Liability policy provides the unique coverage necessary for chemistry educators. The plan helps educators protect themselves against risks within classrooms, teaching and research labs and community outreach activities.

The Board of Trustees, Group Insurance Plans for ACS Members worked in partnership with Hays and Lloyds of London to develop a Chemical Educators Legal Liability plan that provides the unique coverage needed by chemical educators to address the exposures of high school, undergrad and instructional staff and faculty employed by private, public, charter and higher educational institutions.

Key Features

- The Chemical Educators Legal Liability serves 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
- Sublimit of \$250,000 for Intellectual Property
- 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
 - Wrongful employment practices
 - Wrongful intellectual property practices

Refer to the policy for complete details, including features, costs, eligibility, renewability, limitations and exclusions.



**Member
Insurance
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Key Advantages:

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

- Unlike traditional educators legal liability policies, the ACS 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
- 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 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

Policy Information:

For more information or to apply visit:

<https://ACS.haysprograms.com> or call us at 202-263-4018



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