



# Knowing Your Legal Benefits

## Legal Services Program

**What if I am threatened with termination?** All members are represented by a UniServ Staff person to try to resolve work place issues at the lowest level possible. But once you are notified that the school district intends to terminate your employment, the NSEA Legal Services Program and the NEA Kate Frank-DuShane Unified Legal Services Program ensure that any member threatened with termination will be assisted by an attorney from our Participating Attorneys in the Dyer Lawrence Law Firm at no cost to the member.

**What if criminal charges are brought against me because of an occurrence on the job?** NSEA has a panel of Participating Attorneys with a criminal defense practice to which we refer members who are under criminal investigation or who have had charges filed against them based on an incident involving their employment duties. NSEA pays for the first \$1,000 in fees and costs for these Participating Attorneys. Once the \$1,000 cap has been reached the member and the Participating Attorney must work out an arrangement for payment of remaining fees. Members may of course use their own attorneys in criminal situations, but in order to be eligible for the \$1,000 benefit, members must use one of our Participating Attorneys.

**A member who joins during an Early Enrollment Period (April 1-August 31) will be covered by the EEL Insurance Policy, but will not be eligible for legal services until September 1.**

## EEL Program (Insurance)

**Why do I need liability coverage?** In your work as an educator, you are frequently exposed to situations that may give rise to legal actions against the school district and you as an individual. If a student or a student's parents file a suit against you, NEA Educators Employment Liability Program (EEL Program) will provide you with insurance protection for the vast majority of cases. *As a member, you are covered by this EEL Program policy at no cost to you.*

**What happens when I am sued for something I did on the job?** In Nevada, school districts are the primary liability insurers, but if necessary, the EEL Program provides secondary, or excess, coverage of up to \$1,000,000 for the costs of defending *civil proceedings* brought against you in the course of your work as an educator and any damages assessed against you if you lose the case in court. Some activities are excluded, such as operating vehicles, but bus drivers are covered by their school district's liability insurance for such claims. Also note that the EEL Program does afford bus drivers additional coverage for any occurrence that happens while loading or unloading a bus.

**Does the EEL Policy provide any benefits if I am charged with a crime?** Yes, the EEL Program policy will reimburse you for attorney fees and other legal costs up to \$35,000 *if a criminal investigation is concluded without the filing of charges, any filed charges are dropped or you are exonerated in court.* In addition the EEL Program policy will reimburse you up to \$1,000 for bail premiums. These benefits are not dependent upon use of a Participating Attorney from NSEA's criminal defense panel; however, this benefit is only available for criminal proceedings arising out of your educational employment activities.

**What if I suffer damage to my personal property as a result of an assault while on the job?** The EEL Program policy covers you for this, and you can receive payment up to \$500 for this type of damage. Vehicles and school property are excluded.