



*A Union of Professionals*

## **AFT Officials' Liability Insurance Plan**

The **AFT Officials' Liability Insurance Plan** covers damages, judgments, settlements, and defense costs arising from complaints of wrongful acts on the part of the union, union officials, staff or representatives. **The cost of this plan is paid for entirely by the AFT.**

The policy covers:

- Claims arising from negligent acts, errors or omissions in the performance of activities for the union.
- Charges of negligence in contract negotiations and enforcement; duty of fair representation claims; allegations of improper internal disciplinary action.
- Personal injury suits alleging libel, slander, defamation of character, false arrest, wrongful detention, malicious prosecution, wrongful entry or invasion of the right of private occupancy.
- Charges of unfair labor practices against union officials.
- Liability on account of any publication, dissemination or utterance constituting the offense of libel, defamation, disparagement and plagiarism.
- Charges of wrongful termination and/or discrimination by union staff.

The policy includes up to \$1,000,000 for each claim for AFT affiliate organizations including state federations, AFT locals, and regional councils, with a \$5,000,000 annual aggregate limit of liability.

This summary provides a brief description of coverage available under the AFT Officials' Liability Insurance Policy. A complete description of such coverage including exclusions, limitations, and conditions is set forth in the policy issued to the AFT.

For more information, call **800-238-1133, ext 8643**.

### **Policy Underwriters**

The AFT Officials' Liability Plan is underwritten by Lexington Insurance Company, a member company of the AIG Group and administered by Thomas T. North, Inc.

For claims service, call **866-AFT-2388** or email **aft@northcoinc.com**.

*Updated Sept. 2014*