



Offered By: **The John A. Barclay Agency**

8701 Shoal Creek Blvd., Bldg. 2, Ste #201 -- Austin, TX 78757

**Phone: 512.374.4927**

Underwritten by Carrier A XV by A.M. Best

This coverage will be in effect **July 1, 2024 through June 30, 2025**  
**NEW INSURANCE PURCHASED AFTER 7/1/24 WILL COMMENCE ON THE PAYMENT RECEIVED DATE. THIS COVERAGE IS NOT RETROACTIVE.**

**WHAT THE POLICY COVERS:**

**COVERAGE A - LIABILITY INSURANCE**

Up to \$2,000,000 per insured per occurrence/\$ 3,000,000 per occurrence, plus the cost of defense, investigation and legal fees

- Applies in the event a member is alleged to have caused injury or damage to others while performing his/her professional duties
  - Errors and omissions insurance for claims for damages arising out of a member's duties as a professional educator, including all defense cost
- Note: The duty of the insurer to defend extends even to groundless, false and frivolous suits and accusations.

**COVERAGE B - REIMBURSEMENT OF ATTORNEY FEES**

Up to \$10,000 per insured per occurrence

- The policy provides reimbursement of attorney fees in a broad range of situations not included under Coverage A. This includes allegations of criminal and/or sexual misconduct and employment related actions against an educator involving dismissal, revocation of certification and other professional rights and duties.
- In actions involving termination, salary, reassignment, certification or resignation, the matter in dispute must be resolved in favor of the member to qualify for the full reimbursement of \$10,000. However, \$2,000 of this amount is available for initial consultation and research, whether or not the member prevails, to determine if there exists a reasonable chance of the case being resolved in the member's favor.

**COVERAGE C - BAIL BONDS**

Up to \$2,000 premium on bail bonds

**WHAT THE POLICY PAYS:**

**COVERAGE A:** Up to \$2,000,000 per insured per occurrence/\$3,000,000 per occurrence, plus the cost of defense, investigation and legal fees.

**COVERAGE B:** Up to \$10,000 per claim per Insured. Coverage for criminal proceedings and /or sexual misconduct limited to \$10,000 aggregate per policy term.

**COVERAGE C:** Up to \$2,000 premium on bail bonds.

**COVERAGE FEATURES:**

**Criminal/Sexual Misconduct Allegations**

The policy provides reimbursement of attorney fees up to \$10,000 under Coverage B if the educator is acting in the scope of his/her duties.

**Corporal Punishment**

Corporal punishment is covered under Coverage A (Liability) if administered according to the rules of the jurisdiction in which the school is located.

**Outside Activity**

As long as the educator is within the scope of his/her professional duties, the policy covers liability for injury to students and others while the educator is conducting visits to industrial and commercial establishments, entertainment centers, outings, picnics and other similar school functions, subject to specific automobile, watercraft, & aircraft exclusions

**Coverage B**

Reimbursement of Attorney Fees - Such reimbursement as is afforded the member for actions involving tenure, dismissal, revocation of certification & other professional rights and duties is assured under the policy and is not contingent on the approval of a board or review committee, as might be the case where the only available assistance is from a defense fund.

**AM I ELIGIBLE FOR COVERAGE & HOW DO I PURCHASE?**

The Texas High School Coaches Association offers a Coaches Professional Liability Insurance option to eligible members with coverage beginning July 1, 2024. The THSCA has chosen the John A. Barclay Agency, Inc. to provide this coverage to our members. This plan was devised to offer liability insurance and legal assistance to THSCA members. In order to be eligible for this coverage you must meet the following criteria:

- You must be a Coach, Athletic Trainer or Athletic Director for an accredited secondary school, college, junior college or university, within the state of Texas. Coverage also applies to classroom duties.
- Your THSCA Membership must be current for the school year in which the coverage is effective – 7/1/24 - 6/30/25.
- PROFESSIONAL, AFFILIATE and LIFE members are eligible only if they meet the criteria above. This insurance is not available to STUDENT or RETIRED members.

If you choose to purchase this insurance coverage and do not meet the criteria for eligibility, this coverage will not be valid. This coverage will be in effect July 1, 2024 through June 30, 2025. Insurance purchased after July 1, 2024 will commence on the payment received date. This insurance coverage is not retroactive.

Payment should be made directly to the THSCA. The total 24/25 annual premium for the insurance coverage will be \$65.00 per member.

Annual Insurance Premium:	\$ 54.00
State Taxes and Fees (4.89%)	\$ 2.64
Association Administrative Fee:	\$ 8.36
<b>TOTAL 2024/25 Annual Premium:</b>	<b>\$ 65.00</b>

Checks should be made payable to: THSCA  
Mail payment to: THSCA, P.O. Box 1138, San Marcos, TX 78667  
DO NOT MAIL PAYMENT to the Barclay Agency.

Eligible members will be able to purchase the Coaches Professional Liability Insurance on the THSCA website, or by selecting to purchase the coverage on the THSCA membership application form and submitting it by fax, email or mail to the THSCA office with the insurance payment. NOTE: In order to be eligible to purchase the coverage your membership must be current for the same year of policy coverage. (7/1/24-6/30/25)

**QUESTIONS TO ASK YOURSELF**

- Do you have the financial ability to defend yourself in the event of claim?*
- Do you have the expertise to find the best legal counsel for your situation?*

THIS IS NOT A CERTIFIED COPY OF THE POLICY BUT A SUMMARY AND IS PROVIDED FOR REFERENCE ONLY. ALL COVERAGE PROVIDED UNDER THE TERMS OF THE POLICY IN THE EVENT OF A LOSS OR OCCURRENCE IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS CONTAINED IN THE MASTER POLICY ON FILE WITH THE POLICYHOLDER, INCLUDING ALL AMENDMENTS, ENDORSEMENTS, AND ADDITIONS. QUESTIONS REGARDING SPECIFIC INSURANCE POLICY COVERAGE SHOULD BE ADDRESSED TO: The John A. Barclay Agency, Inc. 512.374.4927