

Liability Insurance for Aspiring Educators

Aspiring Educator Membership Qualifications

AE membership is available to students enrolled in a post-secondary program that will make them eligible for active teacher, ESP, or higher ed membership in NEA. There is NO requirement to be enrolled in the school of education.

NEA provides all eligible association members with professional liability insurance through the NEA Educators Employment Liability (EEL) Program.

Eligibility for the EEL program association members include the following membership categories: Active, Life Active, Substitute, Aspiring Educator (AE), Retired.

The Educators Employment Liability (EEL) Program provides coverage for incidents that may occur while you are fulfilling the requirements of your education program (observation hours, student teaching, methods courses, etc). The coverage is extended only if the experience is required by the degree program or university or organized by the chapter.

It is a professional liability insurance program which NEA provides as a benefit of membership. The program is totally dues-funded; members pay no separate fee. It is designed to protect association members—classroom teachers and support professionals—from personal financial liability for most incidents arising out of their educational employment activities or duties.

The EEL Program provides insurance coverage for a variety of situations which result in injury to someone other than members. For example:

- Student injuries
- Charges of educational malpractice
- Corporal punishment

EEL Program coverage is 24-hours a day, includes coverage on and off school grounds no matter where you are (including abroad) as long as you are performing your educational employment activities.

Note: You should know that NEA's policy is an "occurrence policy." This means that your coverage is linked to when the "occurrence" took place. For example, if you are sued for a 2001 incident, coverage would be available to you if you were a member at the time of the "occurrence," even if such claim or proceeding arises against you in the current year or in the future.

The EEL Program is administered through MSEA, your NEA state affiliate association. For more information about coverage, contact aspiringeducators@mseane.org.