This Risk Management Memo comments on educators legal liability insurance. Background Educators legal liability insurance also known as educators professional liability insurance offers insurance protection to educators against law suits for an act arising out of the course and scope of employment. However, such insurance is generally in excess of any and all other defense and indemnification arrangements and/or insurance policies.

**Existing Coverage**

As an employee of the CSU, the CSU Risk Pool will defend and indemnify you for actions arising within the course and scope of employment. The Risk Pool provides coverage of $25,000,000 per occurrence.

**Additional Liability Insurance**

Because the Risk Pool provides coverage of $25,000,000, it is highly improbable that a judgment would be rendered which would result in the any additional liability insurance being effected. Further, judgments involving substantial amounts of money usually include punitive damages, which are generally specifically excluded from coverage under educators legal liability insurance.

**Recommendation**

Before you purchase or renew educators legal liability insurance, review the conditions of coverage carefully. If you have any questions concerning coverage under such an insurance policy, I would be happy to review it and obtain legal assistance in that review if necessary.

Please call me at 985-8260 if you have any questions concerning this issue.

**FORMS:**  NA