

PLI

Professional Liability Insurance



Designed to protect federal employees, like you.
Be protected all year for under **\$0.75** per day.

G E B A

Government Employees' Benefit Association, Inc.

Main Address
9800 Savage Road
OPS 2A (VCC Rm. 201)
Fort Meade
Maryland 20755-6104

Mailing Address
P.O. Box 206
Annapolis Junction
Maryland 20701-0206

Phone: (800) 826-1126 or (301) 688-7912
Fax: (301) 688-6694
Web: www.geba.com
Email: geba@geba.com

Serving Our Members For

50

YEARS

1957 - 2007

What does Professional Liability Insurance cover?

Professional Liability Insurance (PLI) pays the full cost of your legal defense and covers the expense of damages awarded against you for judgements arising from acts, errors, or omissions committed **by you** within the scope of your employment.

Why do I need it?

The Federal Tort Claims Act states the government can choose whether or not to defend you. It cannot cover any monetary damages awarded against you personally. **Even if the Justice Department refuses to defend you, GEBA's Professional Liability Insurance pays the cost of defense and damages awarded against you up to policy maximums.**

What are the Benefits and Features?

- \$1,000,000 of coverage for judgements
- \$100,000 coverage for administrative legal defense costs
- Protection against judgements involving personal injury, bodily injury, and property damage
- Provides coverage against groundless or fraudulent suits
- Provides protection against lawsuits that existed before the effective date of the policy, provided the insured had no prior knowledge of such suits and no other insurance in force
- Discovery period up to 36 months after retirement
- \$5,000 Accidental Death and Dismemberment Insurance included at no extra cost
- Coverage was developed with the advice and consultation of attorneys in the Torts Claims Division of the Justice Department to provide the fullest possible protection.
- Coverage provides protection anywhere in the world.

💰 How much does the coverage cost?

Premium payments are based on an annual billing cycle starting January 1 of each year. The total annual cost is \$266, but coverage can be effective the first of any month and thus the premium is then prorated per month.

Effective Date of Coverage	Premium Due
January 1	\$266.00
February 1	\$243.83
March 1	\$221.66
April 1	\$199.49
May 1	\$177.33
June 1	\$155.16
July 1	\$132.99
August 1	\$110.83
September 1	\$88.66
October 1	\$66.49
November 1	\$44.33
December 1	\$22.16

💰 Premium Payment and Reimbursement

Premiums are paid through annual direct billing. Federal law requires that all federal agencies reimburse employees one half the annual premium for Professional Liability Insurance up to \$150 per year (*passed in 1996, part of the Omnibus Consolidated Appropriations Act for Fiscal Year 1997*). Contact your employing Human Resources Department for specific reimbursement procedures.

What if I change Intelligence Agencies?

GEBA's Professional Liability Insurance will follow you wherever you go. As long as you continue to pay your premium, your coverage will remain active.

Coverage Exclusions

Coverage under this plan is limited by exclusions. Please refer to the Certificate of Insurance.

Underlying Insurance Provider

Professional Liability Insurance® is provided through Mass Benefits Consultants, Inc.®, and is underwritten by Evanston Insurance Company®.



How do I sign up?

All active federal employees of the Intelligence Community working at least 17.5 hours per week are eligible to enroll. To enroll for coverage under the plan, you must complete a Plan Enrollment Form. The completed form should be mailed along with a check made payable to GEBA for the premium amount due based on coverage effective date. See the chart on the opposite page.

Contact a GEBA Member Services Representative at (301) 688-7912 or (800) 826-1126.



How do I file a claim?

• Professional Liability Claims

Draft a letter to GEBA describing the situation or event(s) from your perspective. Be sure to include your current address and phone number. Send the letter with copies of any documentation you may have been served. The insurance company will respond directly to you, and any future correspondence regarding the claim will be directly with the insurance company.

• Accidental Death & Dismemberment Claims

Complete and return a Claim Form to GEBA. GEBA will ensure timely delivery of your Claim Form to the insurance company who will evaluate your claim (independent of GEBA) and respond directly to you.



Need additional forms?

Enrollment Forms and Claim Forms for AD&D coverage can be obtained by calling the GEBA office at (301) 688-7912 or (800) 826-1126, stopping by the GEBA office at NSA, Ops 2A, VCC, Room 201, or via the internet at www.geba.com.

Please return all forms via mail to:

GEBA

P.O. Box 206

Annapolis Junction, MD 20701-0206

We request you mail forms rather than fax them, please.