

GEBA's Professional Liability Insurance



Protects federal employees when allegations, claims, and lawsuits arise out of the course and scope of employment and covers:

- **Legal Expenses**
- **Legal Representation**
- **Judgments Awarded Against You**
- **Worldwide Exposures**



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Why Do I Need Professional Liability Insurance?

Professional Liability Insurance (PLI) is a must for any federal employee, especially those whose duties include;

- Protecting our nation's security
- Working in the Intelligence Community
- Providing law enforcement, federal security, or border patrol
- Managing or supervising federal employees
- Making decisions on public policy or in the interest of the public
- Working directly with the public
- Providing HR functions
- Obligating and administering federal funds or contracts
- Providing medical, financial, or other professional service.

PLI provides legal representation and indemnity from the risks and financial consequences of a claim or allegation made against you in the performance of your federal duties.

Public scrutiny, political demands, new workplace rules, increased workloads, and disgruntled employees have increased the exposure of federal employees to allegations, investigations, disciplinary action, and personal capacity lawsuits. You may think this will never happen to you, but it happens more often than you think.

The Department of Justice (DOJ), at its own discretion, can choose whether or not to provide you with representation. Even if they represent you, the government is not obligated to pay any judgments against individual employees, even for acts committed within the scope of their employment. So, you may be faced with both having to hire your own lawyer and paying judgments against you.

What Are the Benefits of GEBA's Professional Liability Insurance?

GEBA's PLI protects all federal employees who face the exorbitant costs of defending themselves against proposed discipline, complaints, grievances, investigations, civil litigation, and even criminal investigations. GEBA's PLI, through FEDS Protection, offers:

- \$1 million of civil suit coverage for those circumstances where DOJ denies representation or indemnification
- \$200,000 of legal defense expense coverage for administrative matters and disciplinary proceedings
- \$100,000 legal defense expense coverage for criminal investigations and hearings/proceedings
- \$500,000 of LEOSA civil suit coverage for Qualified Law Enforcement Officers
- Legal representation led by the panel of attorneys at Shaw Bransford & Roth (SB&R) who have extensive experience and proven success in representing federal employees. Policy holders may also be represented by nationally ranked firms when specific expertise and knowledge is necessary to successfully defend.
- Provides additional legal consultations, at no additional cost, for pre-complaint, preventative, & other federal employee matters even when they fall outside of program parameters.
- Coverage counsel prior to DOJ's determination of scope and interest
- DOJ monitoring counsel, when necessary
- Worldwide coverage for employees serving outside of CONUS, and coverage for investigations and disciplinary actions that are held in abeyance pending a foreign service grievance board appeal and other final action
- Congressional hearing coverage if you are a target or subject in the proceeding
- 36-month extended reporting period for civil protection after separation from federal service

liability Insurance

Who is Eligible?

All federal employees who are working at least 17.5 hours per week are eligible to enroll in GEBA's PLI plan.

How Much Does This Cost?

The annual premium is \$290 and paid through annual auto debit. This coverage will be effective the first date of any month and the premium is then prorated per month (see table below for rates). This is an annual coverage that can only be cancelled for retirement or resignation.

Effective Date of Coverage	Premium Due
January 1	\$290
February 1	\$265.83
March 1	\$241.67
April 1	\$217.50
May 1	\$193.33
June 1	\$169.17
July 1	\$145
August 1	\$120.83
September 1	\$96.67
October 1	\$72.50
November 1	\$48.33
December 1	\$24.17

Federal law requires that all federal agencies reimburse Directors, Managers, Supervisors, and Law Enforcement federal employees at least one half of the annual premium for Professional Liability Insurance up to \$150 per year. Contact your agency's Human Resources Department for specific eligibility and reimbursement procedures.

It's Easy to Enroll.

You can apply online at www.GEBA.com/PLI through our secure application. Your information is protected. It only takes a few minutes to enroll.

Or if you prefer, you may complete and sign the GEBA's Professional Liability Insurance Enrollment Form, and mail, email, or fax the completed application to GEBA.

Underlying Insurance Provider

GEBA's Professional Liability Insurance is underwritten by FEDS Protection with benefits, secured by Scottsdale Insurance Company, which has an A.M. Best "A+ + XV" (superior) rating.

What Happens if I Change Federal Agencies?

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

How Do I File a Claim?

Professional Liability Claims

Contact GEBA and our staff will put you in contact with a covered lawyer. Do not seek a lawyer on your own or your expenses may not be covered.

What are the Exclusions?

You are not covered for:

- Prior acts if you had knowledge of the act or the act occurred prior to your Retroactive date
- Any event that is covered under workers' compensation, unemployment compensation, disability benefits law, or other similar law
- Damages that arise from your willful commitment of, or knowledge about, a violation of a penal statute or ordinance
- Damages that arise out of intentional acts of fraud that you committed or directed someone else to commit
- Liability you assume under any contract or agreement

For complete terms and conditions, please refer to the policy. You can go to www.GEBA.com/PLI for the policy.

What can GEBA help you with?

Insurance

Auto & Home Insurance
Dental Benefits
Emergency Travel Plan
Group Long Term Disability Insurance
Group Term Life Insurance
Individual Insurance
Long Term Care Insurance
Veterinary Pet Insurance
Vision Insurance

Wealth Management

Comprehensive Financial Planning
Education Planning
Insurance Policy
Asset Management
Creating a Legacy
Retirement Asset Distribution Strategy
Retirement Cash Flow Analysis
Social Security Analysis

G E B A

GOVERNMENT EMPLOYEES' BENEFIT ASSOCIATION

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