



# The MEA Advantage: For Your Rights

**Protecting the rights of school employees is at the core of MEA's mission. MEA provides members with numerous advantages to protect their rights, including legal services and professional liability insurance.**

## Legal services protect members

MEA employs several full-time attorneys and also retains prestigious law firms to help protect members' legal rights in matters arising out of their education employment. MEA's legal work helps members and local affiliates in the following areas:

- Wage and hour laws
- Unfair labor practices
- Layoff and recall
- Retirement
- Fringe benefits
- Unemployment compensation
- Education funding
- Negotiations
- Discrimination
- Health and safety
- Civil rights
- Contract enforcement



## A safeguard from financial ruin

Chemistry labs, gymnasiums and other school facilities can be dangerous places, and accidents often result in lawsuits. And yes, there are also some litigious people out there, waiting for the next opportunity to sue someone—even their child's teacher or bus driver.

Much in the same way physicians should have medical malpractice insurance as protection against claims, teachers and education support staff need professional liability insurance to protect them from workplace civil and criminal claims.

MEA strongly believes that employers should provide school employees with insurance to protect them from personal financial liability stemming from employment-related lawsuits. However, this is not always the case—that's why MEA provides all members with \$1 million in professional liability insurance as a benefit of membership.

The NEA Educators Employment Liability program, administered by MEA, protects members from personal financial liability for most incidents arising out of their educational employment activities or duties. The insurance includes attorney's fees, so members won't have to pay a dime out of their own pockets to defend themselves from frivolous civil lawsuits related to their employment.





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## It could happen to anyone...

The following are true stories of school employees who have benefitted from the high-caliber legal protection offered only to MEA members:

### Liability insurance protects teacher from financial ruin

A teacher was conducting a science project for her physics class that involved students passing kettle balls between one another. One of the students' tosses was short, and her partner lunged for the ball. The kettle ball ended up crushing the student's finger between the ball and the floor, resulting in a partial amputation. The school district told the teacher that the incident would be covered under the district's SET SEG insurance policy and that she wouldn't be liable. After settling with the district, the injured student's parents filed a \$250,000 lawsuit against the teacher for emotional damages. The teacher was protected by the \$1 million in professional liability insurance she received as a benefit of MEA membership.

### Investigation clears parapro falsely accused by child abuser parent

A paraprofessional was accused by a parent of dislocating her child's arm. The parapro's UniServ director helped the member fill out the appropriate paperwork, and MEA released \$1,000 to retain a lawyer for the member. The subsequent investigation conducted by MEA found that it was the parent—not the parapro—who injured the child. The investigation also found that the student's mother had a history of child abuse, and had moved from district to district, blaming school employees for her child's injuries.

### MEA provides evidence exonerating bus driver assistant

A bus driver assistant with an exemplary file was falsely accused of inappropriately touching a 23-year-old student. An MEA attorney met with local police and provided authorities with evidence not found in school files: that the student involved had a history of making outrageous and false allegations. The matter was dropped without charges.



Any one of these situations could easily happen to any number of school employees. Thankfully, MEA is here to protect dues-paying members from accidents or accusations that happen through no fault of their own. **That's the MEA Advantage for Your Rights!**

**MEA**  
Michigan Education Association

*To learn more about the benefits of MEA membership, visit [www.mea.org](http://www.mea.org).*

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*On the phone or online, get answers to your MEA questions.*