



Educators Liability Trust Fund

The Educators Liability Trust Fund (ELTF) provides liability coverage for school board employees if a claim is made or a suit is filed against them in the performance of their job duties.



- ◆ Coverage began on **July 1, 2013** and it applies to occurrences that happen on or after that date.
- ◆ The limit of liability is \$1,000,000 per occurrence which includes the costs of defense.
- ◆ This benefit is provided to employees of local school boards in the State of Alabama including teachers, student teachers, aides, administrators, custodians, lunchroom workers, and office staff.
- ◆ The ELTF Program has no cost to the employees. The program is paid for by the State Department of Education, and it is administered by the Alabama Department of Finance, Division of Risk Management.
- ◆ There are no enrollment forms or applications.
- ◆ Employment Practice Suits: The ELTF provides coverage when covered employees are sued by other employees provided the program conditions have been met.
- ◆ The ELTF can stand alone as the employee's liability coverage if named in a suit.

- ◆ Covered employees can have more than one company or agency providing liability protection. With additional liability coverage, ELTF administrators will coordinate with administrators from other companies to investigate and process the claim. Employees should notify **all** companies with which they may have coverage in the event of a claim.
- ◆ For specific coverage questions, please refer to the program guidelines available online at www.riskmgt.alabama.gov.

How to Report a Claim or Incident:

If there is an occurrence or a legal suit is filed, please notify Risk Management and the school superintendent (or a designee) IMMEDIATELY.

Even if a lawsuit is not filed immediately, please notify our office about any serious incidents that could become a legal suit.

Claim Forms available online:
www.riskmgt.alabama.gov

DORM Claims Department:

(334) 223-6120

For more information about the ELTF Program or to schedule training, please contact:

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