

MEMO



TO: Districts Mutual Insurance Risk Managers

FROM: Steven Stoeger-Moore

DATE: 21 October 2004

RE: Educators Legal Liability

Coverages afforded to member insureds for Educator Legal Liability are written on a “claims made” basis. It is vital to report any potential Educators Legal Liability incidents in a timely manner. Should your District experience any of the following incidents it is strongly recommended that this matter be reported to Midwest Claims:

- Termination
- Non-Renewal of Employment Contract
- Age, Race or Sex Discrimination
- EEOC Complaint
- Sexual Harassment
- ADA Complaint
- Whistle Blower Action

At the very minimum it would be appropriate to notify Midwest Claims using the incident report portion of the form. If an actual claim is filed proper reporting requirements under the terms of the insurance policy will have been achieved.

While each of the District members will have the latitude to work with their counsel for the above matters, incidents must be reported to Midwest Claims. Midwest Claims will work with the member insured on the claim evaluation, counsel assignment and assist in tracking the legal processing and claim associated expenses.

Please let me know if you have any questions. Thank you for your cooperation in this matter.

cc: Midwest Claims
Linda Joski
Rob Mulcahy, Michael, Best & Friedrich