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Forrest t jones teacher insurance

Yesterday morning, I received an email from my pal NCTE Member Services and the subject line Can you think of a better way to spend 9 bucks? I didn't think anything of it and sent it to unread archives. Later that day, a professional colleague/friend got a bit of a posting merge on Facebook (which she has since deleted – her prerogative, of course) about this email and more generally about NCTE. So this morning, I thought I'd go to find that NCTE email archive and figure out what all the fuss is about. That nine bucks a month is for a Professional Educator Liability Plan offered by Forrest T. Jones & Co. Company, which is an insurance company that has been offering such plans for a long time. This is what they're offering in Michigan: Professional Educator's Plan offers personalized protection for educators who employ in educational institutions..... The plan pays all your defense expenses in addition to the extent of liability for professional liability claims. It also provides employment protection benefits if you are suggested in a demotion, transfer, reassignment or reject. I have my doubts on the last sentence. Then there's the Private-Practice Professional Liability Plan, which probably does have some merits if you're all good a self-employed educator. Of course, anyone working for any kind of school or university is not Next. Finally, there are in Student Educator Professional Plan, which I guess is for students who are doing student teaching, practices, internships, and so forth. The line here is that this is mandatory by numerous colleges and universities. Maybe that's true, but I've never heard of that and I would assume that the university is the one to do the assurance to the student. So, two basic observations: First, while I am not a lawyer and I do not offer any sort of legal advice or insurance advice, the idea that your average NCTE member (that is, a K-12 professor or a college teacher) needs any of this assurance is dubit. I'm at a faculty syndicate here at EMU, and in any of these professional accountability scenarios, I'm sure they would step in. Furthermore, all examples provide where this insurance should be justified seems to be covered by school insurance — that is, a student gets harmed in a classroom or something goes wrong on a field trip. With example a student follows a teacher because in a bad grade - please point to the court where that actually happened. When I did a search for teachers needing professional liability assurance or teacher insurance scams, I found some interesting results. There's this answer in a Texas insurance avoch that argues it's a waste of money and if anything, will make the plaintiffs go after the teacher instead of just There's this article that's actually a criticism of the Michigan Education Association: Basically, the MEA argues that one of the great benefits for being in union are the liability cover, but this exposure of type says that is falling. Here is a long quote that I think speaks to the lack of need for this assurance: This is one of the benefits of 'top shelves' being a member, said James Perialas, president of the Association of Professor Roscommon, an independent teachers union that was created in 2012 when teachers voted to disengage in the MEA and form a local union. Perialas said THAT MEA is not out and says the only insurance provider is liability for teachers, but it involves who it is. This is not only false, but it deceives us to teachers in the union. One main line of defence of a teacher is his school district. They are all purchasing a liability policy covering employees. Perialas said. In addition, many Roscommon teachers bought professional liability insurance through homeowners' policies, for about \$25 a year if they want additional insurance coverage. If they are still not satisfied, the teacher-specific responsibility assurance may be had with members of organizations such as the Christian Educator Association, or the Association of American Educators. I am a member of the AAE, and it also provides litigation assurance if I need an advocate for an injury disseminated. Then there's this piece on teacher liability insurance in Florida, where this time the union has to take the opposite view. The question was a proposal that made its way through the legislature that would require the State Department of Education to run an insurance program. Here's a quote from this article: The last time the state offered this liability insurance, it cost taxpayer \$4 million and paid out a claim, said Mark Pudlow, a Florida Education Association spokesman. This is outward spending costs. There are many other places in public schools that could better use whatever dollar they spend on it. The Florida Education Association offers liability insurance, and Pudlow said all 140,000 members of this program are covered. Pudlow said his organization has not experienced an upkick in claims in recent years. So again, IANAL, this is not legal advice, find out for yourself, etc., etc. but none, the vast majority of teachers in this country don't need this assurance. Which leads me to my second point: NCTE, you should be an organization better than this. As it is, NCTE charges 30,000 or so members between \$22 (for students) and \$50 a year for members, and then if you want to go to one of the organization's conferences (which is the only reason why I'm a member of NCTE in the first place) it's another \$100-\$150. So with this to revive come in – not to mention the organization's book, journal, teaching material, and God only knows what else – is it really necessary to squeeze a few more bucks from members by selling a list of longtime emails to an insurance company? And besides, this is not professionally responsible. A big part of that Forest T. Jones & Co. the NCTE purchase (besides the mailing list) is the efforts of the organization; that is, NCTE members (and frankly, this particularly applies to forecasts and more naive members) are told by this professional organization that this insurance plan is a good idea – certainly a good way to spend \$9 a month. I'm not comfortable with that. So my friend, NCTE Member Services, please stop it. I don't have a problem with you emailing me about firmware, about upcoming conferences, or on upcoming publications from NCTE and the related press and organizations. And if you are going to include me on a mass email you send out, please let it be something that isn't this Spammy. Thank you. 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