

Retired Teacher Liability Insurance

Do retired teachers that have returned to work need to purchase the professional liability insurance that is offered by the retired teachers associations?

The Professional (Errors and Omissions, Educators Legal or School Professional Legal) Liability policy purchased by most districts includes as a "covered person" any "...employee...volunteer..." of the District.

However, If a retired teacher (or any teacher) were "freelancing" as a tutor, or otherwise acting outside of the scope of the District's authorization, they would not be covered by district's policy.

This question specifically addressed a specific insurance company's policy. Be sure to ask your insurance agent, and get the answer in writing.