

2025-
2026

COMPARISON OF EDUCATORS' PROFESSIONAL MEMBERSHIP AND LIABILITY INSURANCE OPTIONS

HOW MUCH PROTECTION
DO YOUR DUES BUY YOU?



AMERICANS FOR
FAIR TREATMENT

PROFESSIONAL ORGANIZATION	TOTAL DUES/YEAR	LIABILITY LIMIT PER MEMBER/PER OCCURRENCE	JOB PROTECTION COVERAGE	LIABILITY COVERAGE FOR CIVIL RIGHTS LAWSUITS	COVERAGE FOR CRIMINAL CHARGES	COVERAGE FOR BAIL BOND PREMIUMS	PERSONAL PROPERTY DAMAGE FROM STUDENT ASSAULT	COVERAGE AVAILABLE FOR LAWSUITS FILED BY OTHER TEACHERS?	PRIVATE TUTORING PROTECTION	OTHER MEMBER BENEFITS
Association of American Educators (AAE)*	\$234	\$2 million	"Up to \$1,500 to consult with an attorney if threatened with termination, demotion, suspension, involuntary transfer, or other disciplinary action; up to an additional \$2,500 if a formal hearing is requested; and another \$8,000 if further legal action is necessary as outlined in the policy, subject to a \$100 deductible. Plus, AAE may assign an attorney at their expense."	Up to the full \$2 million, defense costs paid in addition	After you pay a \$100 deductible, the policy reimburses 90% of your attorney's fees if: • You're accused of sexual misconduct and are found not guilty or the charges are dismissed with prejudice (up to \$50,000 per claim, with a \$100,000 total limit per policy period), or • You face criminal charges for corporal punishment and are found not guilty or the charges are dismissed with prejudice (up to \$10,000 per claim, per policy period).	Up to \$1,000	Not Included	"Yes, and members are covered in personnel matters where an employee who they supervise files a suit (limit of \$5,000 per policy period)"	Add coverage for part-time educational activities for \$60 per year.	Teacher scholarships and classroom grants; discounted rates for auto and other types of insurance; subscription to "Education Matters" newsletter; professional development resources; a voice in Washington DC through annual member surveys.
Christian Educators Association International (CEAI)*	\$259	\$2 million/\$2 million For Educators Professional Liability Acts or Omissions Coverage A; Defense Unlimited and For Educators Employment Liability Acts or Omissions Coverage B; Defense Limited	Up to \$1,500 legal fee reimbursement to consult with local attorney of your choice if member threatened with termination, demotion, suspension, involuntary transfer or other disciplinary action by employer; up to an additional \$2,500 legal fee reimbursement if formal hearing requested; plus up to an additional \$8,000 if further legal action is needed as outlined in policy, subject to \$100 deductible with up to \$750 regardless of suit's outcome. Separately, at CEAI's option, may assign an attorney at their expense. Plus ancillary State Licensing Action/ Non-Pecuniary Relief Coverage up to \$35,000 reimbursement of legal fees per claim/per policy period, subject to \$100 deductible, 90% co-pay	Mirrors Liability Coverages A and B of up to full \$2 million/\$2 million	After a \$100 deductible, the plan also pays 90 percent of your attorney's fees; Reimbursement of member's legal expenses up to \$50,000 per claim, per policy period/\$100,000 aggregate, per policy period, for criminal allegations of sexual misconduct if found not guilty; up to \$10,000 legal fee reimbursement for criminal allegations related to corporal punishment, if found not guilty.	Up to \$1,000	Not included	Up to full \$2 million Educators Employment Liability under Coverage B; Defense limited to \$5,000	Request additional coverage endorsement for part-time educational activities at \$60 per year.	Free/discounted professional development resources; classroom grants & scholarships; discounts on personal insurance products, leadership development opportunities; newsletters, daily devotionals designed to encourage educators, subscription to award-winning Teachers of Vision magazine, and email updates; local LIFT and AWAKE Experience events; prayer support; unlimited counsel from educational consultants; strategic initiatives and educational resources for teachers of faith.
American Teachers Alliance (ATA)	Tiered plans for all school staff \$25/yr to \$300/yr. Professional (\$300), Associate (\$150), Student Teacher (\$75), Retired (\$25)	\$1,000,000 per insured per occurrence and \$3,000,000 per occurrence	Free consult with our legal counsel after initial screening of employment issue; Coverage A: Professional Liability coverage of up to \$1,000,000 per insured and \$3,000,000 per occurrence. Coverage B: No deductible and Reimbursement of Attorney Fees: Up to \$5,000 per claim or \$10,000 per year per member.	Coverage B: No deductible and reimbursement of Attorney Fees Up to \$5,000 per claim.	Coverage B: No deductible and reimbursement of Attorney Fees Up to \$5,000 per claim and \$10,000 per year per member.	Up to \$1,000	Up to \$2500 per assault	Yes	Up to \$10,000	Member Cash Rewards Referral Program; Discount for Building Reps; Professional Development opportunities & reimbursement program; Extensive national corporate discount program on shopping, movies, travel, restaurants, services, electronic equipment & more. Teacher scholarships & grants; advocacy to state and federal lawmakers; Teacher of the Month Award \$25; Monthly newsletter; Networking and leadership opportunities.
Keystone Teachers Association (KEYTA) PA & DE Only	\$410	\$2,000,000 per member per occurrence \$3,000,000 per occurrence	Guaranteed up to \$10,000 for legal expenses is available for legal consultation and local representation. Covered actions include dismissal, tenure, salary, leave of absence, assignment, resignation, and other professional rights, duties, and responsibilities. KEYTA attorneys are also available for workplace consultation issues at the Association's expense.	The full \$2,000,000 liability coverage applies for Civil Rights lawsuits	Reimbursement of legal expenses up to \$35,000, if exonerated. Of this amount, up to \$10,000 is guaranteed regardless of the outcome, even if not exonerated	Up to \$1,000.	Members are reimbursed up to \$500 for damage.	Yes	Yes. Up to \$10,000 in reimbursement of attorney fees for private tutoring services provided outside the scope of your school duties and obligations.	Members are eligible for exclusive insurance plans that are effective and affordable. If you've had trouble getting supplemental insurance at a reasonable rate, here's your chance! Visit https://keyta.org/benefits/additional-insurance-benefits/ for more information.

JOIN US TO DEFEND THE LABOR RIGHTS OF
AMERICA'S PUBLIC-SECTOR WORKERS

833-969-FAIR (3247) AmericansForFairTreatment.org

This chart is based on publicly-available data at the national level. If you'd like to see a specific breakdown of coverage in your state, please contact us!

Sources: <https://keyta.org/protection/insurance-comparison/>; <https://www.fti.com/products/detail/5#shashyQq4kQxGdps>; <https://www.aateachers.org/index.php/member-benefits/liability-insurance>; <https://www.ceai.org/compare-membership-types-new/>; <https://www.fti.com/products/detail/20#shashyQq4kQxGdps>; https://americanteachers.me/http://ma.aft.org/sites/default/files/aft_liability_insurance_plan_1.pdf; <https://www.nea.org/resource-library/educators-employment-liability-program>; <https://www.osesa.org/aft-benefits/>

*may vary by zip code; **this figure represents state and national union dues and does not include local union dues and varies by state; ***educational employment activities are duties performed pursuant to the express or implied terms of your employment for an educational unit. This would not include outside employment (tutoring on the side, etc.).