Legal Liability Protection for Public School Employees

You and your public school have broad liability coverage through the State Risk Management Fund, hereinafter the "Fund."

Lawsuits are defended by the Litigation Division of the Utah Attorney General's Office.

FUND COVERAGE SUMMARY

You have coverage through the Fund if a civil claim or a civil lawsuit for damages is brought against you for acts or omissions occurring:

- during the performance of your duties,
- within the scope of your employment, or
- under color of authority.

You may have the following rights under the Governmental Immunity Act of Utah:

- to have any lawsuit defended by an attorney at no cost to you, and
- to have any settlement or judgment paid on your behalf.

SECURING COVERAGE

To secure these rights you must:

- Immediately notify your school of any claim or lawsuit not to exceed 60 days;
- Immediately forward to your school all legal documents served on you;
- Make a written request to your school for defense and indemnification within ten days after service of a lawsuit; and
- Cooperate in the subsequent investigation and defense, including to make an offer of judgment if requested.

WHAT IS NOT COVERED?

Your rights to defense and payment of claims or judgments do not cover acts or omissions involving:

- Fraud;
- Willful misconduct;
- Impairment due to your use of alcohol or drugs; or
- False testimony under oath.



Criminal and Occupational License Defense Protection

The Fund does NOT provide an attorney or pay for attorneys' fees incurred in defending a criminal case; or occupational licensing matter (i.e. Utah Professional Practices Advisory Commission); nor does it cover or pay for any fines, fees, or any other costs assessed in a criminal case or occupational licensing matter.

However, as a public-school employee, you may have the right under Utah Code 52-6 to recover reasonable attorneys' fees and court costs from your employing school if the indictment or information is quashed, dismissed or results in an acquittal, unless it is quashed or dismissed on motion of the prosecuting attorney. This statute applies if the criminal charges are filed against you for acts or omissions occurring during the performance of your duties, within the scope of your employment, or under color of authority,



Additional Insurance Options

Civil Liability Coverages

Civil coverage not provided by Governmental Immunity Act of Utah or the Fund

Criminal Defense Coverages

| State Risk | Coverage for employees is generally | N/A | No criminal or occupational licensing |
|------------|--|-----|---------------------------------------|
| Fund | consistent with the Utah Governmental | | defense coverage. |
| | Immunity Act and the statutory limitations | | |
| | of liability. Primary coverage includes | | |
| | General Liability; Auto Liability; | | |
| | Employment Practices Liability; Errors & | | |
| | Omissions; Directors & Officers; and | | |
| | Faithful Performance, generally with | | |
| | limits of \$10 Million per occurrence. | | |

For additional information about your rights please see the following: The Utah Governmental Immunity Act, Utah Code 63G-7; Reimbursement of Criminal Defense Costs, Utah Code 52-6; Your Risk Manager or Business Official; or The Utah State Division of Risk Management 4315 S 2700 W Taylorsville, Utah 84129 (801) 957-7170

*The information provided here is a general description of coverages. For a detailed explanation of coverages, you may refer to the statutes cited above.