

FREQUENTLY ASKED QUESTIONS (FAQs)

- 1. How long has ACOE been in existence?** ACOE was created in 2001 as a 501c6 Professional Organization (not a 501c5 Labor Union). Many of our current members have been ACOE members since 2001.
- 2. Is ACOE a part of any national organization?** No, ACOE is strictly an Alabama organization. ACOE is not a part of any national organization and does not contribute any funds to any national organization, political party, candidate, PAC, agenda or charity.
- 3. Are coaches and support staff personnel eligible for membership, and are they covered by the ACOE Liability Insurance and Attorney Fee Coverage benefits?** YES! Coaches, teachers, teacher aides, nurses, custodians, bus drivers, paraprofessionals, counselors, and student teachers can join ACOE and are covered under ACOE's Professional Educators Liability Insurance and Attorney Fee Coverage benefits.
- 4. When I join ACOE, do I have to choose between Coverage A, B, and C insurance benefits?** No, ACOE membership fees include Insurance Coverage A, B, and C.
- 5. Where are ACOE attorneys located?** ACOE attorneys handling employment related, criminal/and or sexual misconduct cases (under Part B of the policy) are resident Alabama based attorneys. They are located in different cities across the state.
- 6. Are ACOE members required to pay attorney fees up-front and then get reimbursed?** NO! An ACOE member may assign benefits to an attorney for covered claims (under Part B of the policy). The Company is thereby authorized to pay the attorney directly, so the member will not incur out of pocket or up front expense.
- 7. Are ACOE's Liability Insurance and Attorney Fee Coverage benefits part of an insurance policy or are they a combination of an insurance policy and a trust fund?** ACOE's Liability Insurance and Attorney Fee Coverage benefits are part of our insurance policy and are not subject to committee approval as are parts of other organization's coverage that consists of an insurance policy and a trust fund.
- 8. Is ACOE's \$1 Million Liability Insurance coverage reduced for liability cases involving the violation of someone's civil rights?** NO, ACOE's \$1 Million Liability coverage IS NOT reduced for issues involving Civil Rights violations as in some organization's policies. Furthermore, under ACOE's policy, defense costs are in addition to the \$1 Million coverage for civil rights cases and are not included in the \$ 1 Million limit.
- 9. Does ACOE offer discount programs?** It is important to remember that Educators get an immediate discount of almost **\$300** in their membership fees when they join ACOE as compared to membership fees in other organizations (without having to buy anything else in order to save). We have negotiated some discount programs for our members and we are working on some additional ones. Additionally, several of the discounts that other organizations advertise as member benefits are available to ANY educator in Alabama (AT&T Mobile, Verizon Mobile, Office Depot, Office Max, Staples, etc). Visit our website www.acoe.us for more details.
- 10. How true is the information contained on some comparison charts other organizations have distributed comparing themselves with ACOE?** The charts we have seen contain misleading information about ACOE. Some information on charts provided by representatives of a competing organization even contradicts the organization's own official member guide. ACOE strives to be positive in our approach and truthful in our communications.

This brief discussion is to provide information only to members and potential members and in no way alters or modifies the insurance policy on file with the Association.