

## **IDRA Professional Liability Insurance**

**Newly Affiliated with Federal Employee Defense Services** ([link to http://www.fedsprotection.com](http://www.fedsprotection.com))

Lawsuits against Federal Government employees are increasing at an alarming rate. Members of the public, even fellow workers, can bring personal lawsuits against you. You are at risk whenever you are acting within the scope of your job including:

- delegating assignments
- making staff evaluations
- working at your desk
- meeting with the public

Away from your desk, you could be exposed to even greater risk of lawsuits from private citizens. Frivolous or not, it could still cost you thousands of dollars.

**If you are a manager, supervisor, or in law enforcement, Federal Law requires your agency to reimburse up to one-half of the annual premium for Professional Liability Insurance.**

If you are sued in your personal capacity for something that occurred within the scope of your employment, the government can choose whether to defend you. If the Justice Department exercises its discretion to deny you representation, this plan picks up the full cost of your legal defense and pays covered damages awarded against you (up to the \$1 million limit).

This Professional Liability Insurance, underwritten by an A rated insurance company, was specially designed to protect Federal Government employees. You are protected anywhere in the world against losses from lawsuits stemming from the performance of your official federal duties.

### **Program Benefits**

Membership in the newly affiliated FEDS program provides federal employees with the following liability protection:

- Pays up to \$1,000,000 of professional liability damages to federal employees who are sued for any act, error or omission which are committed or arise out of the course and scope of employment.
- Pays for legal defense up to \$200,000 for any disciplinary or judicial sanction proceeding or administrative investigation into alleged misconduct from any act, error, or omission committed by a federal employee while rendering a professional service.
- Pays for legal defense up to \$100,000 for any criminal investigation or proceeding into any act, error, or omission committed by a federal employee while rendering a professional service.

- A discovery period of 36 months is effective the day you retire.

**\*\*NEW PARTICIPANT BENEFIT\*\***

Two free ½ hour legal consultations with an attorney experienced in the areas of federal personnel and employment law, criminal law or tax and estate planning for matters not covered by the liability defense benefits offered by the FEDS association. *With lawyers charging \$250 to \$350 an hour, this benefit alone is worth membership in FEDS.*

Membership costs only \$270 annually. If you are a manager, supervisor or federal law enforcement officer, federal law requires your agency to reimburse you up to 50% of the cost of this professional liability protection. Professional Liability Insurance provides federal employees with the protection they need to do their jobs. You can't afford not to have it! For more information, call 1-866-955-FEDS.

**Enrollment Information**

To enroll in the Professional Liability Insurance Program:

- Call 1-866-955-FEDS (3337)
- Download the IDRA PFL Enrollment Form  
[http://www.fedsprotection.com/Downloads/IDRA\\_FEDS\\_Enrollment\\_Form.pdf](http://www.fedsprotection.com/Downloads/IDRA_FEDS_Enrollment_Form.pdf)
- Email us at [feds@fedsprotection.com](mailto:feds@fedsprotection.com)

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Every attempt has been made to ensure the accuracy of the information contained on this website. Please be advised that errors and omissions may occur. The Certificate of Insurance describing the exact coverage and benefits purchased will be available upon enrollment. This web site is designed to explain the general benefits of a membership but in no way changes the benefits under the group plan. Please refer to the [FEDS Master Insurance Policy \(http://fedsprotection.com/Downloads/Feds\\_Master\\_Policy.pdf\)](http://fedsprotection.com/Downloads/Feds_Master_Policy.pdf). All coverage is subject to the actual policy conditions and exclusions.