



## Insurance Coverage for AFT Affiliates and Members

### AFFILIATES

#### ***Fidelity Bond***

- “Theft” Coverage
- Required by the federal government and by AFT.
- AFT provides coverage at a minimum of \$50,000 up to \$500,000, no cost to locals.

#### ***General Liability Insurance***

- “Slips and Falls”
- AFT provides coverage of \$1 Million, no cost to locals

#### ***Union Officials Liability***

- “Errors and Omissions”
- AFT provides coverage for union officials, no cost to locals

#### ***Affiliate Officer Life Insurance***

- President, Treasurer and Secretary of all affiliates, no cost to locals
- \$2,500 of coverage

### MEMBERS

#### ***Occupational/Professional Liability Insurance***

- Affiliate Purchased for all members
- 35 cents per member per month

#### ***Accidental Death & Dismemberment Insurance***

- AFT provides \$5,000 coverage for all ACTIVE and RETIRED members, no cost to locals
- **ALSO** Affiliate Purchased for all ACTIVE members
  - 3.667 cents per member per month per unit (up to 5 units)
  - One unit value is \$6,250
  - Doubled if injury or death occurs on the job.

#### ***Trauma Counseling***

- Counseling for all ACTIVE Members, no cost to locals
- For victims of assault, natural disasters, domestic violence, gun violence,
- At work for bullying, harassment, secondary trauma, infected by communicable disease
- 26 hours of counseling with masters level counselors
- Additional coverage available for purchase by members

#### ***Identity Protection***

- Basic Identify protection coverage including assisted recovery for victims, up to \$10,000 expense reimbursement coverage, free ID Score and Free Safe Wallet
- For victims of identity theft
- Additional coverage available for purchase by member.