



STATE OF ALABAMA  
DEPARTMENT OF FINANCE  
Division of Risk Management

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Governor

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July 15, 2013

To: Superintendents and CFO's of Alabama Boards of Education

From: Bill Newton, Acting Director of Finance  
Ben M. Spillers, Risk Manager

Subject: Educators Liability Trust Fund

As a follow up to a previous memo dated June 7, 2013, the Division of Risk Management would like to update you regarding the Educators Liability Trust Fund (ELTF) which was established pursuant to Act 2013-215 in the 2013 Regular Session of the Legislature. The program provides basic liability indemnification for deaths, injury or damage arising out of negligent or wrongful acts or omissions committed by covered employees while in the performance of their official duties in the line and scope of their employment by an educational institution.

The ELTF program is provided to employees of Alabama public school boards with coverage having begun July 1, 2013. The cost of the program is borne by the Alabama Department of Education. The limit of liability coverage is \$1,000,000 per occurrence and the aggregate limit of liability of the fund is \$1,200,000. Further details are listed in the program guidelines which are available to download from our website ([www.riskmgt.alabama.gov](http://www.riskmgt.alabama.gov)). A printed copy of the guidelines can be mailed upon request by calling (334) 223-6120.

If a claim is made or a suit is filed against any covered employee, they should notify their direct supervisor or the person designated by the educational institution immediately. The supervisor will forward a copy of the suit and other documents to the Division of Risk Management (DORM) office. Claim forms (available on our website) and supporting documents should be mailed to the address listed below. Claims will be referred to the appropriate legal counsel.

Mailing Address: State of Alabama  
Division of Risk Management  
P.O. Box 303250  
Montgomery, AL 36130-3250

If you have questions about the ELTF program, please contact our Underwriting Manager, Max Graham. If you need to report a claim, please contact the Risk Management Division at (334) 223-6120.