



Dear future teachers-

Welcome to the world of Pre-Service Teachers!! All teaching candidates participating in clinical experiences (field experience or student teaching) are required to have liability insurance. During clinical experiences, a candidate may encounter situations that could involve legal actions in which the candidate or FDLTCC could be held liable for damages. Liability insurance will provide protection for most lawsuits and is mandatory before any candidate enters the classroom.

Join the Education Minnesota Student Organization. Below is some information about the program. The greatest benefit of becoming a member is that you will be covered by a \$1 million dollar liability insurance policy while you student teach. You also get a 1 year subscription to Instructor magazine and various discounts on other services.

The cost is \$25 dollars a year.

Student membership

The Student Program is a pre-professional organization for college and university students planning to be teachers.

<https://ims.nea.org/HowToJoin/stateStudent.action?mbrType=STUDENT&sea=mn>

Benefits of membership

Enjoy these benefits as a student member:

Receive \$1 million in professional liability insurance while you're in the classroom. This coverage is important when you're involved in clinical classroom experiences or student teaching. Many colleges and universities as well as school districts require professional liability insurance coverage. If you student teach in another state or country, your insurance covers you as long as you are enrolled in a Minnesota college or university.

Save money on car, home, health and life insurance; credit cards; entertainment; travel; loans, and more through state and national affiliate programs.

Connect with the state and national affiliate organizations. Their publications cover professional issues including licensure, graduation standards, peer review and teaching techniques as well as organizational information.

Network with other pre-professionals.

Expand your leadership skills at the campus level. Education Minnesota works with campus leaders to develop effective chapters.

One of the best benefits is pre-professional development on your campus and at other meetings on topics such as these:

Parent conference tips

Legal and ethical issues

Survival skills for new teachers

Effective use of technology in the classroom

Special education

Do you have to obtain insurance through Education Minnesota? No. There may be other options

Other professional organizations may provide a similar liability insurance coverage member benefit. Coverage must be equal to, or greater than, the coverage offered by EDMN.

MNSHAPE, AAE, other professional associations, as well as some school district employers may provide acceptable coverage. Proof of coverage is required.

Homeowners insurance does not include the type of liability insurance that is required for teacher candidates.

Parental liability insurance also is not usually comprehensively applicable to classroom situations.

If you have any questions, please contact one of our Elementary Education Team Members.