



# How to Check If You Need Teacher Liability Insurance

Not sure if you need your own insurance or if your school, union, or district has your back? Use this handy checklist to verify your coverage with HR or your union.

- Am I a named insured, an additional insured, or just “covered while acting in scope”?
- Does coverage extend to off-campus or after-hours activities (e.g., clubs, field trips, and tutoring)?
- Are defense costs inside or outside the policy limit?
- Can the insurer/organization settle without my consent?
- Does coverage continue after I leave the job or end my membership?

If the answer isn't “yes” for each of these questions, it's best to have your own teacher liability insurance policy to make sure you aren't left in the lurch if the worst happens.

[Get your free quote](#) in minutes from Insurance Canopy today!