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MEMORANDUM

TO: School District Superintendents

FROM: Suzanne Pridgeon

DATE: September 18, 2026

Contact Information:

Name: Sean Freeman

Phone: 850-245-0997

SUBJECT: Educators' Professional Liability Insurance Program

Each year the Florida Legislature appropriates funds for the Florida Department of Education (department) to provide liability insurance for full-time instructional personnel in Florida, as defined in section (s.) 1012.01(2), Florida Statutes (F.S.). This insurance is to protect full-time instructional personnel from liability for monetary damages and costs of defense against claims made against educators acting within their professional capacity.

The department has secured the \$2 million insurance policy through Arthur J. Gallagher Risk Management Services, Inc., for the 2026-27 school year. This coverage, subject to standard conditions and exclusions, is made available to all full-time instructional personnel in Florida public schools. The liability insurance program includes coverage for full-time instructional personnel participating in the Chris Hixon, Coach Aaron Feis, and Coach Scott Beigel Guardian Program. Additional information regarding the educators' professional liability insurance program, including a list of frequently asked questions and a copy of the current policy, can be found on the department's website at <http://www.fldoe.org/about-us/liability-insurance.shtml>.

In accordance with s. 1012.75(3)(b), F.S., all district school boards are required to distribute information about the liability insurance program in a separate communication to their eligible educators using one of the attached postcards. The statute also requires the superintendent to certify that the district has met the notification requirement. Attached is a form to complete this certification. Please sign and return the completed certification form to Sean Freeman, educational program director, at Sean.Freeman@fldoe.org after you have distributed the notification.

If you have any questions, you may contact Sean Freeman at 850-245-0997.

SP/sf

Attachments

cc: Janice Brown, Assistant Deputy Commissioner, Division of Finance and Operations
Sean Freeman, Educational Program Director, Division of Finance and Operations

Suzanne Pridgeon
Deputy Commissioner, Finance and Operations