

#N/A

AER - O&M MEMBERS

	TIE VOLUNTARY POLICY	PRIVATE PRACTICE POLICY	PRIVATE PRACTICE OFF PREMISES LIABILITY ENDST (AS A RESULT OF YOUR PRIVATE PRACTICE EDUCATOR DUTIES)
Bodily Injury	NOT excluded	EXCLUDED	Included - redefined as physical injury or death (still excludes disease, shock, metnal anguish, mental illness, mental or emotional distress
Property Damage	Excluded	EXCLUDED	Included - redefined to exclude your own property, person prop in your CCC, real property working directly on, etc. (basically same exclusions found in ISO GL)
Use, etc. of Auto	Excluded EXCEPT if vocational education, driver training, supervising students entering/exiting bus	EXCLUDED	Excluded <i>except definition of loading/unloading is property only</i>
Professional Liability	Included	Included	Included