

Frequently Asked Questions

How do I pay for claims expenses?

Policy Provision	Policies To Which This Applies	Payment Information
<p>Self-Insured Retention (SIR) or Underlying Limit Retention (ULR)</p>	<p>Buffer excess liability (BLX) Educators legal liability (ELL) General liability excess (GLX) Public school liability (PSL)</p>	<p>Your institution pays all claims expenses up to the stated SIR or ULR amount on your policy's declarations page or endorsement.</p> <p>After United Educators (UE) has confirmed the SIR/ULR is exhausted, we will pay subsequent claims expenses.</p> <p>Please stop paying claims expenses as soon as your SIR/ULR has been exhausted and notify our Resolutions Payables team and/or the assigned claims handler.</p>
<p>Deductible</p>	<p>Commercial general liability (CGL) Fiduciary liability (FDL) Internship and professional liability (IPL)</p>	<p>UE will pay all claims expenses. Your institution is required to reimburse UE for claims up to the stated deductible amount on your policy's declarations page or endorsement. After UE confirms the deductible is exhausted, your institution is no longer required to reimburse UE for claims expenses.</p> <p>For reimbursement purposes, UE will send our Deductible Reimbursement Invoice to your designated contact for claims each month until your deductible has been paid in full.</p> <p>Please do not pay any parties other than UE, including your defense counsel.* Contact our Resolutions Payables team if you have any questions about invoices from UE or other parties. See the Deductible FAQs for more information.</p>

* Defense counsel are obligated to send your institution copies of invoices for your records. UE also receives these invoices and pays them.

1. Who can I contact for payment questions?

To contact our Resolutions Payables team, please call (240) 802-4280 or email claimsbillinginquiry@ue.org, and reference your claim(s) number.

2. What should I do if the SIR/ULR is exhausted or near exhausted?

Contact our Resolutions Payables team before paying the invoice that will exhaust the SIR/ULR balance. Our Payables Specialists will reconcile the financials by doing the following:

- Reviewing the payment your institution made
- Comparing your payments to our tracking record
- Identifying and communicating any payment errors to defense counsel or other parties that you have paid
- Confirming that our records match yours and that UE will begin making direct payments.

3. I received an “Initial Payment” email. What is this?

UE’s Payables team sends an Initial Payment email to notify your institution that our records indicate the SIR/ULR has been exhausted and UE will begin making defense payments. When UE participates in the selection of defense counsel, we require counsel to provide us with copies of all invoices so we may track expenses within the SIR/ULR. If your institution is “approved” to hire counsel without UE’s participation, we are not able to track expenses unless or until defense counsels’ invoices are provided to UE.

4. What should I do if I’ve paid an invoice I shouldn’t have?

Contact our UE Payables team at (240) 802-4280. We will review the payment information with you and reimburse your institution when appropriate.

5. What is CounselLink?

CounselLink is a third-party cloud-based billing portal used by defense counsel to submit invoices for review, approval, and payment. Defense counsel also submit budgets for the anticipated work required to defend the claim.

6. Can I have access to CounselLink?

Due to security and costs, we're not able to provide UE member institutions access to CounselLink. UE is evaluating providing more detailed real-time information about claims expenses on our website at www.ue.org.

7. How soon are defense counsel invoices paid?

Our goal is to pay invoices within 45 days after invoice approval.

8. Where should I send invoices for ProResponse or other non-legal invoices?

Email the invoices referencing the claim number to billing_coordinators@ue.org.

9. I work with a school pool insured by UE. How do I submit a request for reimbursement of incurred losses?

If your institution has an Excess of Loss/Liability Reinsurance Agreement with UE and losses on a claim have exceeded the Net Retained Liability, you may have reimbursable losses. After the Ultimate Net Loss has been paid, please submit a request for reinsurance reimbursement to billing_coordinators@ue.org.

Each request should include the following:

- The UE claim number
- Cover letter or email stating the exact amount requested for reimbursement
- An itemized list of each payment made on the claim, respectively identifying defense payments, indemnity payments, and the date payment was issued
- Wiring or mailing instructions for issuance of payment from UE



For more information, visit www.ue.org or call (301) 907-4908.

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