

Frequently Asked Questions

How Do I Pay For Claims Expenses?

Definitions and Payment Process Overview

Deductible

A deductible is the portion of a covered loss your institution is responsible to pay. Your institution’s decision-makers agreed to have a deductible when your policy was purchased or renewed. View the amount of your institution’s deductible on the declarations page of your policy at Item 5(a).

Self-Insured Retention (SIR)

The uninsured amount of loss that your institution must first pay for each claim before United Educators (UE) pays losses for that claim.

Policy Provision	Policies To Which This Applies	Payment Information
SIR or Underlying Limit Retention (ULR)	Buffer excess liability (BLX) Educators legal liability (ELL) General liability excess (GLX) Public school liability (PSL)	<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 UE has confirmed the SIR/ULR is exhausted, we will pay subsequent claims expenses.</p> <p><i>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.</i></p>
Deductible	Commercial general liability (CGL) Fiduciary liability (FDL) Internship and professional liability (IPL)	<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 (DRI) to your designated contact for claims each month until your deductible has been paid in full.</p> <p><i>Please don’t pay any parties other than UE, including your defense counsel. Contact our Resolutions Payables team if you have questions about invoices from UE or other parties.</i></p>

1. For what types of claims expenses will my institution receive invoices?

You will receive monthly invoices from defense counsel for billable expenses including defense counsel hours and third-party vendor fees.

2. I received an invoice from our defense counsel. What should I do?

Determine whether the invoice is related to a matter covered by a policy that includes a SIR/ULR provision or deductible provision. Refer to the payment guidance above to determine whether to pay the invoice.

Next steps for policies with an SIR/ULR

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

Visit My UE on [UE.org](https://ue.org) to consult the claim's invoice history report. This report is available with the detailed information about a claim's status and includes a list of the invoices that have been processed for a claim.

Then contact our [Resolutions Payables team](#) before paying the invoice that will exhaust the SIR/ULR balance. Our payables specialists will reconcile the financials by:

- Reviewing the payments your institution made
- Comparing the member payments to the approved invoices submitted via CounselLink
- Identifying and communicating any payment differences to defense counsel or other parties that you have paid
- Confirming the SIR/URL has been exhausted, and then UE will send an Initial Payment email

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

UE's Resolutions 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 defense counsel selection, 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 still require counsel to submit invoices to UE through CounselLink in order to monitor limit erosion.

What should I do if I've paid an invoice I shouldn't have?

Contact our Resolutions Payables team at claimsbillinginquiry@ue.org. We'll request a copy of the invoice and use UE's [Defense Counsel Guidelines](#) to review and approve expenses. If expenses are approved, we will reimburse your institution when appropriate.

Next steps for policies with a deductible

When is our deductible payment due?

Deductible payments are due 30 days after your institution's point of contact for billing receives an email with our DRI. By or on the fifth day of each month, your designated point of contact will receive a DRI if any balance is owed. The DRI will provide detailed information pertaining to newly incurred balances, as well as past due balances. It also will report the application of any received payments.

Timely payment of your deductible is a condition of all CGL, LPL, IPL, and FDL policies. Policies require deductible payment within 30 days. Account balances not paid within 60 days are subject to a 3% per year interest charge. Before applying interest, we will contact your institution's business officer and insurance broker. If the balance isn't remedied within a reasonable time frame, UE reserves the right to cancel or non-renew the policy.

How do we pay the deductible?

Send payments directly to UE through your financial institution via an automated clearinghouse (ACH) transaction. [This letter](#) from Truist Bank provides the necessary account details to set up the direct payment to UE.

If you must process a check payment, mail with payment details to this address:

United Educators Insurance, a RRRG
P.O. Box 791543
Baltimore, Md. 21279-1543

How do we update the person listed as UE's contact for deductible invoicing?

Direct contact changes to claimsbillinginquiry@ue.org.

3. Why did we receive a bill from defense counsel if UE pays counsel directly for policies with a deductible or if our SIR/URL has been exhausted?

Defense counsel receives a copy of UE's [Defense Counsel Guidelines](#) at the time of appointment. The DCGs instruct counsel to submit all invoices to the member institution, with a copy submitted to UE via CounselLink. This process ensures your institution is fully aware of costs and expenses incurred for defense of a claim. UE pays the firm directly upon receipt of the invoice even when the invoice is addressed to your institution.

4. How should defense counsel invoices be submitted to UE?

Defense counsel should submit all invoices to UE via the CounselLink Billing Portal.

5. What is CounselLink?

CounselLink is a third-party, cloud-based billing portal defense counsel uses 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, www.ue.org.

7. How can I see what invoices have been submitted to UE for a claim?

Visit My UE on UE.org to consult the claim's invoice history report. This report is available with the detailed information about a claim's status and includes a list of the invoices that have been processed for a claim.

8. If I don't see an invoice included in the invoice history report, what should I do?

First, ask your defense counsel whether they have submitted all invoices to UE via CounselLink.

If your defense counsel has submitted all invoices, then contact the [UE Resolutions Financials team](#) or the UE-assigned payables specialist included on the invoice history report.

9. If I have questions about the amounts billed for an invoice number, what should I do?

Contact your defense counsel to understand why you were billed a different amount than UE was billed for that invoice number.

10. If I have questions about the amounts disallowed for an invoice number, what should I do?

Contact the UE-assigned claims analyst, who can provide an explanation for the disallowed amounts.

11. How soon are defense counsel invoices paid?

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

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

If the invoice is related to a ProResponse® sexual misconduct investigation, your institution should pay the invoice first and then submit it to UE for reimbursement.

Send UE all other ProResponse® or non-legal invoices. Submit invoices by email, referencing the claim number, to billing_coordinators@ue.org.

13. I work with a school pool UE insures. 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
- A 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

14. Who can I contact for payment questions?

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



For more information, email claimsbillinginquiry@ue.org.

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