

INSURANCE MANAGEMENT

Background

In order to ensure that the requirements of legislation are met and the District's interests are protected, the Superintendent shall provide for continuous insurance coverage in accordance with these procedures.

Procedures

1. The Secretary-Treasurer is authorized to obtain adequate insurance for the District.
2. The Secretary-Treasurer shall obtain insurance coverage for the following:
 - 2.1 Buildings,
 - 2.2 Contents,
 - 2.3 Liability – for individual trustees, staff members, student teachers and interns, and volunteers; all the foregoing while performing duties authorized by the District,
 - 2.4 Crime,
 - 2.5 Automobile fleet,
 - 2.6 Travel accident,
 - 2.7 Student accident,
 - 2.8 Boiler and machinery,
 - 2.9 Errors and omissions,
 - 2.10 Sexual molestation and abuse, and
 - 2.11 Course of construction and wrap up.
3. Building insurance shall be secured to provide coverage at full replacement cost.
4. Contents insurance shall be obtained on an actual cash value basis.
 - 4.1 Claims made under the building and contents section of the insurance policy resulting from accidents, vandalism or theft shall be made by the Secretary-Treasurer upon receipt of the required information from the Principal or department head.
 - 4.2 Where an employee's vehicle is damaged by a student at a worksite or an approved school function, or as a direct result of the employee being employed by the employer, the employer shall reimburse the employee the lesser of the actual vehicle damage repair costs, or the cost of any deductible portion of insurance coverage on that vehicle up to a maximum of \$600.00

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5. Travel accident insurance shall be obtained to cover staff members and trustees while traveling on District business.
6. On an annual basis, the District shall review its insurance coverage and make such arrangements for insurance coverage as it deems necessary.
7. The Secretary-Treasurer shall make available to staff members and others as required information describing the District's insurance coverage.

Legal Reference: Sections 22, 23, 65, 74, 84, 85, 95 School Act