

## **INSURANCE MANAGEMENT**

### **Background**

In order to ensure that the requirements of legislation are met and the District's interests are protected, the District shall participate in the Schools Protection Program.

### **Procedures**

1. The Secretary-Treasurer shall obtain insurance coverage for the following:
  - 1.1 Buildings,
  - 1.2 Contents,
  - 1.3 Liability – for staff members, student teachers and interns, and volunteers; all the foregoing while performing duties authorized by the District,
  - 1.4 Crime,
  - 1.5 Automobile fleet,
  - 1.6 Travel accident,
  - 1.7 Boiler and machinery,
  - 1.8 Errors and omissions, and
  - 1.9 Course of construction and wrap up.
2. Building insurance shall be secured to provide coverage at full replacement cost.
3. Contents insurance shall be obtained on an actual cash value basis.
  - 3.1 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.
  - 3.2 In case of accident or damage to a personal vehicle while on District business, the District will pay the insurance deductible up to a maximum of three hundred dollars (\$300).
4. Travel accident insurance shall be obtained to cover staff members while traveling on District business.
5. When required the District shall review its insurance coverage and make such arrangements for insurance coverage as it deems necessary.
6. A student accident insurance plan shall be offered to parents of students at no cost to the District.

## 7. Injury/Accident at site

- 7.1 Injuries to staff or students are to be reported on the online Schools Protection Program incident report accessible from <http://www.incident-request.org> and forwarded to Schools Protection and the District Office. User ID and password for accessing the online incident reporting form are available from the Secretary Treasurer.
- 7.2 Injuries to employees also need to be reported using the [Incident Report and Investigation Form \(Form 160-1\)](#) developed by the District Occupational Health and Safety Committee.

Reference: Sections 22, 23, 65, 74, 84, 85, 95 School Act  
Occupational Health and Safety Regulation

Adopted: June 25, 2019  
Revised: