

INSURANCE

Life, Health, Health Care, Accident, Disability, and Salary Insurance

The board of directors may make available life, health, health care, accident, disability, and salary protection or insurance, or any one of a combination of the enumerated types of insurance, or any other type of insurance or protection for the members of the board of directors, the students, and employees of the school district and their dependents.

Whenever funds shall be available for these purposes, the board of directors of the school district may contribute all or a part of the coverage for such protection or insurance for the employees of the district and the dependents. The premiums due on life, health, health care, accident, or disability for directors, shall be borne by the benefiting director.

The school district may contribute all or part of the costs, including premiums, of life, health, health care, accident, or disability insurance which shall be offered to all students participating in interschool activities on the behalf of or as representative of their school or school district.

Liability Insurance

Personal Liability

The district shall maintain liability insurance to protect it against claims for the negligent or wrongful acts of its staff or agents. The amount and terms of such insurance protection shall be determined by the district and shall be solely within its discretion. The premium on liability insurance shall be borne by the school district.

The district will include as insureds in its liability insurance individual board members, administrators, staff, and volunteers of the district. Upon the occurrence of any incident which may give rise coverage, the district will make an appropriate claim under the insurance policy. If the insurance policy will cover the incident, the district will pay the deductible amount; and if the insurance is a reimbursable policy, it will pay all bills and thereafter seek reimbursement, provided that should a court find that the individual against whom the claim was made, was not acting in good faith or with the scope of his or her employment with or duties for the district, that individual shall be obligated to reimburse the district for such deductible amount and all other amounts paid by the district, which were not reimbursed by the insurance company.

District Liability

The district shall maintain general liability coverage for bodily injury and property damage.

Property Insurance

The district shall maintain coverage for major losses on its buildings and contents and other assets as deemed necessary by the business office.

Special Insurance

Special insurance is authorized for major losses that may occur in areas such as, but not limited to, worker's compensation (Industrial accident and employees unemployment compensation.

Reserve for Protection

The superintendent shall annually include within the recommended budget reserve, to be restricted for the purpose of protection against district self-insured losses.

Legal Reference: RCW 28A.58.420
 RCW 28A.58.620
 RCW 28A.58.630

Cross Reference:	Board Policy 2151	Interscholastic activities
	Board Policy 5401	Sick leave
	Board Policy 6500	Risk management
	Board Policy 6535	Student insurance
	Board Policy 6540	School district responsibility for privately owned property

Legal Reference:	RCW 28A.320.060	Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless
	28A.320.100	Actions against officers, employees or agents of school districts and educational service districts — Defense, costs, fees — Payment of obligation
	28A.335.010	School buildings, maintenance, furnishing and insuring
	28A.400.350	Liability, life, health, health care, accident, disability and salary insurance authorized — Premiums
	28A.400.370	Mandatory insurance protection for employees
	4.24.470	Liability of officials and members of governing body of public agency
	4.96.010	Tortious conduct of political subdivision — Liability for damages
	41.50.160	Restoration of withdrawn contributions by annual installment

50.20.050	Disqualification for leaving work voluntarily without good cause
50.44.030(3)	Insurance pools
50.44.050	Benefits payable, terms and conditions
29 U.S.C. A §§ 1161-1168	Consolidated Omnibus Budget Reconciliation Act
WAC 296-15	Worker's compensation self-insurance

Adoption Date: December 19, 2005