

Board of Education Policy

INSURANCE

The District shall purchase insurance coverage necessary to protect the District from loss of property and judgements and awards arising out of liability claims. The District shall select one or more brokers who shall advise it in the administration of the insurance programs, including whether adequate coverage is being provided regarding fire, boiler, general liability, bus, environmental, network security, student accident insurance and any other insurance policies as may be deemed necessary.

The Board shall carry insurance to protect the District's real and personal property against loss or damage. This property shall include school buildings, the contents of such buildings, school grounds and automobiles.

The Board may also purchase the appropriate type of insurance to protect itself as a corporate body, its individual members, its appointed officers, and its employees from financial loss arising out of any claim, demand, suit, or judgment by reason of alleged negligence or other act resulting in accidental bodily injury to any person or accidental damage to the property of any person within or without the school buildings while the above-named insured are acting in the discharge of their respective duties, within the scope of their employment and/or under the direction of the Board.

All insurance policies, along with an inventory of the contents of the building, should be kept in a fireproof depository or with the appropriate insurance agent for safekeeping and referral purposes. The Superintendent or designee shall review the District's insurance program annually and make recommendations to the Board if additional or more suitable coverage is required to properly insure the District.

Reference: Public Officers Law Section 18
General Municipal Law Section 6-n
Education Law Sections 1709(8), 3023, 3028, and 3811

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