



INSURANCE

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

Liability Insurance

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

The board will hold individual board members, administrators, staff or agents of the district harmless and defend them from any financial loss, including reasonable attorneys' fees, arising out of any act or failure to act, provided that at the time of the act or omission complained of, the individual so indemnified was acting within the scope of his/her responsibilities or employment and in compliance with the policies and procedures of the district.

The district will provide its staff with insurance protection while they are engaged in the maintenance of order and discipline and in the protection of students, other staff and property. Such insurance protection must include liability insurance covering injury to persons and property and insurance protecting staff from loss or damage of their personal property incurred while so engaged.

A member of the board of directors or the superintendent is immune from civil liability for damages for any discretionary decision or failure to make a discretionary decision within his or her official capacity, but liability will remain on the district for the tortious conduct of the board members and superintendent. The superintendent will obtain errors and omissions insurance in the amounts deemed necessary by the board.

Staff Insurance

The district will develop and maintain an effective program of insurance for its staff. Such programs may include, but are not limited to, unemployment compensation, industrial accident and/or injury insurance, liability and medical insurance. The district may make available



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Policy No. 6530
Management Support

liability, life, health, health care, accident, disability or salary protection insurance or any one of or a combination of these types of insurance and may contribute all or part of the cost of such insurance.

Whenever funds shall be available for these purposes, the Board of Directors of the school district may contribute all or part of the cost of such protection or insurance for the employees of the district and their dependents. The premiums due on such protection or insurance shall be borne by the assenting school board member or student.

Student Insurance

It is the policy of the Sumner School District No. 320 to encourage families to insure their children adequately against accidents that may occur in connection with their school activities.

To implement this policy the district shall make available the purchase of insurance through the school from authorized insurance firms.

To be eligible for consideration an agency and/or underwriting company must provide knowledgeable local representation to follow up problem claims, answer questions concerning coverage and procedures and expedite the entire program from the standpoint of communication among the claimant, doctor or hospital and claims office. The underwriting company, if not located in Washington, must maintain an agent within the state with authority to handle, adjust and process claims so that final claim determination will be made within the state of Washington.

Fire Insurance

Ample insurance shall be carried for fire protection. It is the policy of the Board to carry fire insurance on what is called the "Public and Institutional Property Form" which pays on the basis of 100% property loss for any exposure.

Legal Reference:

Liability, life, health, health care, accident, disability and salary insurance authorized - When required - Premiums RCW 28A.400.350