

INSURANCE

The school district shall purchase insurance coverage necessary to protect the district from loss of property and judgments and awards arising out of liability claims. Policy limits will be determined by cost and availability.

The Board of Education shall purchase with school district funds the type and amount of insurance appropriate 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 duties within the scope of their employment and/or under the direction of the Board of Education.

The school district shall purchase student accident insurance as is deemed appropriate for students in grades PreK-12, intramural, and physical education sports activities, or while engaged in practice preparation for such games, sports, or contests. Such accident insurance will be in excess of the parent's insurance. The plan chosen will take into account the price appropriate deductibles and other relevant factors.

The Superintendent of Schools shall annually review the overall insurance program for the purpose of recommending to the Board of Education adjustments in coverage resulting from, but not limited to, expansion of the district's risks, relevant new laws, and superseding conditions which make changes in coverage appropriate.

Date Adopted: 5/16/06