

General Liability

Any injury or loss resulting from the negligence or wrongful acts of school district employees can lead to a general liability claim.

Report the following events to Kira Acker in the Financial Services Office by phone at 360-709- 7019:

- Personal injury or property damage caused by a district employee at work
- Sexual harassment/misconduct/abuse (student-student, staff-student, staff-staff)
- Accusations of administrative wrongs (wrongful termination, discrimination, etc.)
- A lawsuit or the threat of a lawsuit
- A court summons, subpoena, or complaint

Research the event, complete and submit a General Liability Loss Notice to the Financial Services Office. (See next page.) Sexual misconduct and accusation of administrative wrongs are also reported to the Human Resources office.

Frequently Asked Questions:

Q. Does the district's general liability insurance cover injuries and losses caused by students?

A. Generally, no, unless the injury or loss resulted from the district's negligence.

Q. Does the district's policy cover activities of PTA's, PTO's and booster clubs?

A. Any insurance carried by a PTA, PTO, or booster club, and the homeowners' policies of volunteers in these organizations are the first line of coverage. However, the district's policy provides coverage for activities done solely for the benefit of the district and sanctioned by the district. Activities done without the district's knowledge and support are not covered.

Q. When does a liability claim begin?

A. Whenever someone asks the district to accept responsibility for an injury or loss.

Q. When is the district liable for an injury or loss?

A. When the district is negligent (i.e., the district's actions or inactions are the proximate cause of the injury or loss).

Q. What should I say to a person who has suffered an injury or loss and feels the district is responsible?

A. Tell them that you will report their concern to our insurance carrier who will investigate and respond. **Do not assume responsibility or agree to pay damages;** this is a determination for the insurance company, and possibly the courts to make.

Submit completed for to: Tumwater School District Financial Services Office, 621 Linwood Ave SW, Tumwater, WA 98512 Phone: 360-709-7010 FAX: 360-709-7002

**SCHOOLS INSURANCE ASSOCIATION OF WASHINGTON
GENERAL LIABILITY LOSS NOTICE**

Clear Risk Solutions
451 Diamond Drive
Ephrata, WA 98823

Date: _____

Date & time of loss: _____
_____am/pm

INSURED: Tumwater School District

Person to Contact: Kira Acker _____

Contact's Phone Number: (360)709-7019, kira.acker@tumwater.k12.wa.us _____

LOSS: _____

Location of Accident: _____

Description of Accident: _____

BODILY INJURY/PROPERTY DAMAGED:

Name & Address: _____

Name & Address: _____

Phone Number: _____

Phone Number: _____

Age____ Sex____

Age____ Sex____

Occupation: _____

Occupation: _____

Describe Injury/Injuries: _____

Where taken/or damaged? _____

Describe Property: _____

Estimate Amount: _____

WITNESSES:

Name & Address _____

Cell Phone _____

Business Phone _____

Remarks: _____

Reported by: _____

Phone: _____