



Title: **Other Insurance**

Code: 813

Book: Policy Manual

Section: 800 Operations

Purpose

Proper school district operation requires that adequate basic insurance programs be provided for the protection of the district and employees of the district.

Authority

The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests. Such coverage shall be in accordance with the following guidelines.

Liability Insurance for the district shall include coverage for liability as a result of general liability, acts of employees, corporal punishment, incidental malpractice, and errors and omission of Board members and administrators and other employees.

Travel Accident Insurance shall include coverage for Board members and administrators while in the performance of their duties.

Health Care Insurance shall include coverage for hospital care for administrators and regularly employed persons; medical-surgical treatment for administrators and regularly employed persons; major medical expenses for administrators and regularly

employed persons and dental care for administrators and regularly employed persons.

Group Life Insurance shall include coverage for administrators and regularly employed persons.

In placing insurance the Board shall be guided by the recommendations of the PSBA Insurance Trust.

COBRA

In the event of a qualifying event to the employee, as described below, the employer has thirty (30) days to notify the plan administrator of the termination, reduction in hours, or death of the employee. This terminates his/her insurance under the plan. The administrator, once notified, has fourteen (14) days to notify the employee of this right to continue coverage under the Consolidated Omnibus Budget

Reconciliation Act of 1986(COBRA). In the event of a qualifying event to a dependent, the employer has fourteen (14) days to notify the dependent of his/her rights to continue coverage after s/he is advised by the employee or dependent that the event has occurred.

<u>Qualifying Event</u>	<u>Duration of Continuance of Coverage</u>
1. Termination of employment (except for gross misconduct).	Up to 18 months
2. Reduction of the employee's hours which results in loss of coverage.	Up to 18 months
3. Death of an employee.	Up to 36 months
4. Divorce.	Up to 36 months
5. Loss of dependent coverage because employee becomes entitled to Medicare	Up to 36 months

benefits

6. Dependent child no longer meets definition of an eligible dependent.

Up to 36 months

Terminated employees as outlined above are responsible for the gross rate of premiums charged with an additional two percent (2%) charged for the additional corporate administrative cost.

Adopted: **October 21, 1981**
