HEWLETT-WOODMERE UFSD **Policy 8700**

( ) Required
(X) Local
( ) Notice

INSURANCE

The Board of Education recognizes the importance of the appropriate insurance coverage necessary to protect the District to an optimum extent from loss of property and judgments and awards arising out of liability claims. Records of all insurance policies shall be kept in the Business Office. The Board of Education shall select a broker who shall advise it in the administration of the insurance program. All actions involving the purchase of insurance shall be subject to Board approval.

The Superintendent of Schools shall have general knowledge of the provisions of all insurance policies carried by the district. At time of accident or loss, he/she shall see that action is taken necessary to protect the interests of the school District.

The Board shall purchase with 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. Such purchase will take into account the price of insurance, appropriate deductibles, and other relevant factors.

Premiums for such accident insurance as is deemed appropriate for students in grades pre-kindergarten through twelve, participating in interscholastic, intramural, and physical education sports activities, or while engaged in practice preparation for such games, sports, or contests, will be paid from the General Fund.

The Superintendent or his or her designee, shall annually review the insurance coverage with the appropriate representatives from the insurance companies for the purpose of recommending to the Board 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.

Ref: Education Law §§1709(8)(8-a)(8-b); 3023; 3028; 3811
General Municipal Law §§6-n; 50-c and 50-e
Lynd v. Heffernan, 286 AD 597 (3d Dept. 1955)
Surdell v. City of Oswego, 91 Misc.2d 1041 (1977)

Adoption date: April 18, 2023
Amended: Sept. 16, 2026