

# FERNDALE AREA SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: FEBRUARY 21, 2007

REVISED:

<b>813. OTHER INSURANCE</b>	
<b>1. Purpose</b>	<b>Proper school district operation requires that adequate, basic insurance programs be provided for the protection of the district and its employees.</b>
<b>2. Authority SC 513, 774</b>	<p><b>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 established guidelines.</b></p> <p><b>In placing insurance, the Board shall be guided by the service of an insurance agent, scope of coverage provided, price of desired coverage, and assurance of coverage.</b></p> <p><b>The Board shall appoint an insurance advisor, who may be the agent of record.</b></p>
<b>3. Guidelines</b>	<p><b>Liability insurance for the district shall include coverage for liability as a result of:</b></p> <ol style="list-style-type: none"> <li><b>1. General liability.</b></li> <li><b>2. Errors and omission of Board members and administrators.</b></li> </ol> <p><b>Travel accident insurance shall include coverage for Board members and administrators while in the performance of their duties.</b></p> <p><b>Health care insurance, including dental care, and any other insurance, shall include coverage for administrators and regularly employed staff members in accordance with provisions of the Administrator/Supervisor Compensation Package or individual contract, an applicable collective bargaining agreement, or employee handbook.</b></p> <p><b>Group life insurance shall include coverage for administrators and regularly employed staff members in accordance with provisions of the Administrator/Supervisor Compensation Package or individual contract, an applicable collective bargaining agreement, or employee handbook.</b></p>