

INSURANCE PROGRAM GUIDELINES

Property Insurance

- a. Building and/or Contents
 - (1) Fire, lightning and extended coverage
 - (2) Vandalism and malicious mischief
 - (3) Public and institutional property form
 - (4) Replacement cost endorsement/90% coinsurance

Liability Insurance

- a. Comprehensive Liability
 - (1) Bodily injury - \$300,000/\$300,000
 - (2) Property damage - \$50,000/\$50,000
 - (3) All District locations
 - (4) Outdoor bleachers
 - (5) Employee Negligence
 - (6) Products
 - (7) Teacher's Liability
- b. Worker's Compensation
 - (1) Benefits required under the Worker's Compensation Law and liability for damages arising out of and in the course of employment with the District.
- c. Automobile Liability
 - (1) Bodily injury - \$100,000/\$300,000
 - (2) Property Damage - \$50,000/\$50,000
 - (3) Medical Payments - \$1,000
 - (4) Uninsured Motorist - \$15,000/\$30,000
- d. Umbrella Liability
 - (1) Extension of comprehensive and automobile liability to \$3,000,000 limit.
- e. District Legal Liability
 - (1) Individual board members, district administrator and principals
 - (2) Payment of amounts which the insured shall become legally obligated to pay for wrongful acts committed in-line-of-duty
 - (3) Policy limits: \$1,000,000/\$1,000,000

Surety Bonds

- a. Public Employee Blanket Bond
 - (1) Cover all Class "A" employees who actually handle money.
 - (2) Cover all Class "B" employees who do not handle money but have reasonable access to it.
 - (3) Maximum liability per employee: \$3,000

Employee Benefit

- a. Hospital, surgical and major medical coverage for all full-time employees as provided by the employee agreements and/or personnel handbooks.

APPROVED: October 29, 1985
 September 16, 2013
 MAY 13, 2019