

Insurance

All insurance programs of the district shall be managed as a part of the district's risk management program under the direction of the superintendent.

Sufficient liability, fire, and other insurance to adequately protect the district against excessive financial loss, consistent with provision of state statutes, will be carried by the school district. In order to provide the district with adequate professional advice and to provide an orderly method of keeping district insurance current and complete, the board will appoint an insurance broker of record and servicing agent. The broker and servicing agent will assist the board in determining the appropriate insurance coverage needed, represent the district in handling claims, and act as counsel to the board on matters of insurance. This insurance does not protect individual school district employees from loss, and it is recommended that each employee recognize the possible liabilities connected with his/her position and adjust her/his liability insurance coverage accordingly.

The board directs the superintendent to prepare appropriate regulations to implement this policy.

Cross References:

(cf.: 2151 – Interscholastic Activities)

(cf.: 6535 – Student Insurance)

(cf.: 6540 – Vandalism and School District Responsibility for Privately Owned Property)

Legal References:

- RCW 28A.320.060 Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless
- RCW 28A.320.100 Actions against officers, employees or agents of school districts and educational service districts –Defense, costs, fees –Payment of obligation
- RCW 28A.335.010 School buildings, maintenance, furnishing and insuring
- RCW 28A.400.350 Liability, life, health care, accident, disability and salary insurance authorized –Premiums
- RCW 28A.400.370 Mandatory insurance protection for employees
- RCW 4.24.470 Liability of officials and members of governing body of public agency
- RCW 4.96.010 Tortious conduct of political subdivision –Liability for damages
- RCW 41.50.160 Restoration of withdrawn contributions by annual installment
- RCW 50.20.050 Disqualification for leaving work voluntarily without good cause
- RCW 50.44.030(3) Insurance pools
- RCW 50.44.050 Benefits payable, terms and conditions

WAC 296-15 Worker’s Compensation Self-Insurance
29 USC 1161 - 1168, Consolidated Omnibus Budget Reconciliation Act

Adoption Date:

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