1. Purpose

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

2. 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, disputes with contractors, incidental malpractice, and errors and omission of Board members.

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

Health Care Insurance shall include coverage for hospital care for regularly employed persons; medical surgical treatment for regularly employed persons; medical expenses for regularly employed persons; dental care for regularly employed persons; vision care for regularly employed persons; and Group Life Insurance shall include coverage for regularly employed persons but shall be only ordinary group life or provided by the negotiated agreements.

In placing insurance the Board shall be guided by the service of the insurance agent and carrier, the scope of coverage provided by policy; price of desired coverage; and the assurance of coverage.