## BERMUDIAN SPRINGS SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: March 14, 2006

REVISED: December 2, 2013

## 813. OTHER INSURANCE

1. Purpose

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

2. Authority SC 513, 774

The Board shall purchase the type and amount of insurance necessary 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 injury to any person or in property damage within or without the school building while the insured are acting in the discharge of their duties within the scope of their employment and/or under the direction of the Board. Such insurance shall include but not be limited to the following:

- 1. Comprehensive general liability to include teachers' liability and nurses' professional liability.
- 2. School Board errors and omissions.

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- 3. Proper bonding of School Board officers, administrators and other employees dealing with school district funds.
- 4. Excess indemnity insurance.
- 5. Automobile liability while using district-owned vehicles.

The school district shall insure every district employee against liability for damages sustained by students or others as a result of the employee's negligence in the performance of his/her duties during the course of his/her employment.

No contract or contracts of insurance shall be purchased from or through any person employed by the school district in a teaching or administrative capacity.

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3. Guidelines	Administrative Employees
	Administrative employees shall be granted insurance coverages in accordance with the terms of the administrator compensation plan.
	Professional Employees
	Professional employees shall be granted insurance coverages in accordance with the terms of the collective bargaining agreement.
	Support Employees
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