INSURANCE MANAGEMENT

Belief

The Division shall maintain continuous, effective and efficient insurance coverage.

Guidelines

1. The Associate Superintendent: Business shall secure the services of an insurance broker for the purpose of obtaining adequate insurance for the Division.

2. Insurance coverage shall be provided for the following:
   2.1 Buildings,
   2.2 Contents,
   2.3 Liability – for individual trustees, staff members, student teachers and interns, and volunteers; all the foregoing while performing duties authorized by the Division,
   2.4 Crime,
   2.5 Automobile fleet,
   2.6 Travel accident,
   2.7 Student accident,
   2.8 Boiler and machinery,
   2.9 Errors and omissions,
   2.10 Sexual molestation and abuse, and
   2.11 Course of construction and wrap up.

3. Building insurance shall be secured to provide coverage at full replacement cost.

4. Contents insurance shall be obtained on an actual cash value basis.
   4.1 Claims made under the building and contents section of the insurance policy resulting from accidents, vandalism or theft shall be made by the Associate Superintendent: Business upon receipt of the required information from the site administrator.

5. Travel accident insurance shall be obtained to cover staff members and trustees while traveling on Division business.

6. The Division shall review on an annual basis its insurance coverage and make such arrangements for insurance coverage, as it deems necessary.

7. The Associate Superintendent: Business shall make information available describing the Division’s insurance coverage.

Reference: Section 60, 61, School Act