

**Brookings-Harbor  
School District 17C**

Code: **EIA**  
Adopted: 3/15/06  
Revised/Readopted: 3/04/10

**Insurance Programs**

District insurance coverage shall be written by a company that meets industry standards with a rating of not less than Best's Key Rating of Excellent (A, A-). The business manager will select a company with a financial size category adequate to ensure surplus resources to protect the district's assets.

Insurance may also be written by any fully insured, partially insured or self-insured pool that is able to demonstrate satisfactory financial stability as determined by Oregon law.

Blanket building and equipment insurance will cover replacement costs with an agreed amount endorsement and with a deductible determined by the business manager to provide the lowest possible premium costs consistent with adequate protection from unanticipated expenditures.

General and personal liability insurance will cover district Board members and employees only while acting in their official capacity.

All employees will be covered by an honesty bond with a \$100,000 limit. Tort liability endorsements may be carried.

The district will provide liability coverage for all district-owned or leased vehicles.

The district will establish and provide the opportunity for students to purchase student accident insurance.

The district will not carry student accident insurance other than liability insurance.

The district will not be liable for theft and damage of personal property of students that is not a requirement for attendance or participation. Additionally, the district will not be liable for theft and damage of personal property of staff.

END OF POLICY

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**Legal Reference(s):**

[ORS 30.260 - 30.300](#)  
[ORS 278.005 - 278.215](#)

[ORS 332.435](#)  
[ORS 332.437](#)

**Cross Reference(s):**

BHE - Board Member Liability Insurance  
EEAE - Student Transportation in Private Vehicles  
EEBC - Vehicle Insurance  
JHA - Student Insurance