

**Harney County
School District 3**

Code: **EIA**
Adopted: 11/09/04
Readopted: 5/14/13
Orig. Code(s): EIA

Insurance Programs

All district insurance coverage is to be written by a company that meets the industry standards with a rating of not less than Best's Key Rating of Excellent (A, A-) and is acceptable to the Board under the provisions of Oregon law.

Blanket building and equipment insurance will cover replacement costs at the same site, 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.

Errors and omissions and tort liability endorsements will be carried.

Farm machinery and livestock supplemental coverage will be maintained if appropriate to the district property and programs.

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.

The Board will appoint an insurance agent of record for the district.

END OF POLICY

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 Vehicle
EEBA - District Vehicles
EEBC - Vehicle Insurance
JHA - Student Insurance Program