

Hood River County School District

Code: **EIA**
Adopted: 1/13/93
Readopted: 2/12/14
Orig. Code(s): 3955; 4920; 6116

Insurance Programs

The Board shall appoint agents of record to advise and counsel the Board on all matters relating to insurance. Selection of agents of record will be by review of request for proposals and interview of applicants.

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 at the same site, with a deductible determined by the business manager to provide the lowest possible premium costs consistent with adequate protect from unanticipated expenditures.

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

With authorization of the immediate supervisor, staff members may bring personal equipment to school. Such items must be clearly identified and are the personal responsibility of the staff members.

Employees who suffer losses for themselves or for others by failure to observe these regulations will be expected to bear such losses personally. The district assumes no liability for loss of personal items.

Errors and omissions and 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.

During its organizational meeting in July, 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):

EEAE - Student Transportation in Private Vehicle
JHA - Student Insurance Program