

## Insurance Programs

It is the policy of the Board to provide insurance protection for district properties, services, financial operation, actions of the Board and Board members and district employees, and the general public, as may be appropriate.

The district's insurance program will be governed in accordance with the following requirements:

1. Annual Review

There shall be an annual review and report of the adequacy of such coverage with recommendations by the superintendent.

2. Insurance Agent-of-Record

The district shall appoint an insurance agent-of-record for a two-year term. Selection of the district's agent-of-record will be exempt from provisions of Board policy DJCA - Personnel Services Contracts and accompanying administrative regulation.

3. Insurance Protection Programs

The Board directs the superintendent to develop insurance protection programs that will:

- a. Provide Board members and employees of the district with liability coverage to protect them to the extent possible as they perform their duties as required by law and provided in this policy.

Such coverage shall include:

- (1) Fidelity bonds;
- (2) Position bonds;
- (3) General, automobile and umbrella liability coverage;
- (4) Property damage, including steam boiler;
- (5) Errors and omissions;
- (6) Workers' Compensation Insurance; and
- (7) Provide students the opportunity to purchase student accident insurance.

- b. Such coverage shall be as practical and beneficial to Board members and district employees as the general insurance industry will allow.

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