

Lake Oswego School District 7J

Code: **EIA**
Adopted: 5/02/83
Readopted: 6/08/09; 4/06/15; 4/03/18
Orig. Code(s): 8510

Insurance Programs

Agent of Record

The Board may appoint a licensed insurance agent of record to assist the Business Services office in formulating and maintaining an adequate insurance program for the district, to recommend insurance coverages, and to assist in the administration of the insurance program. The insurance agent of record shall also secure competitive proposals from insurance carriers and secure and service all insurance policies for the district.

Insurance Program

1. Property Insurance

Insurance shall be carried on all district-owned real and personal property, and on real property in which the district has an insurable interest, to afford protection from loss or damage by fire, theft, vandalism, burglary, explosion, and other insurable causes of loss or damage, as determined by the Board.

2. Property Owned by Employees or Students

Personal property owned by employees or students, regardless of use or circumstances, shall not be insured by the district. The district shall not be responsible for the loss or damage, by any cause, of employee or student personal property, except that the district will replace employee owned personal tools which are lost or damaged by fire, theft, vandalism, burglary, or any other insurable cause of loss or damage where the district requires the employee to furnish tools as a condition of employment and a listing of the required tools is on file with the business office prior to the time of loss.

3. Liability Insurance

Liability insurance shall be carried on all district-owned real and personal property and for all employees, plus Board members when acting in their capacity as members of the Board, to protect the district and personnel from personal loss resulting from claims of injury resulting from accidents or other causes.

Insurance shall also be carried to cover libel, false arrest, defamation of character, and slander for all employed personnel, plus Board members when acting in their capacity as members of the Board.

4. Employees' Accident Insurance

The district shall carry worker's compensation insurance protection for all employees and shall pay the premium from district funds.

District insurance coverage may be placed as a package or may be placed with several carriers. Bids, as necessary and appropriate, will be obtained on the insurance program prior to the expiration of the current contract(s).

The director of finance is responsible for reporting losses to the district's insurance carriers. All serious occurrences of loss, damage, and injury within the district or elsewhere on district business shall be reported to the Business Services office within eight (8) hours. All other occurrences of loss, damage, and injury will be reported on a standard form in accordance with policy EBBB.

All injuries/illnesses sustained by an employee while in the actual performance of the duty of the employee, occurring on district premises, in district vehicles, at a district-sponsored activity or involving staff members who may be elsewhere on district business will be reported immediately to a supervisor. A written report will be submitted in accordance with policy EBBB. Reports will cover property damage as well as personal injury.

In the event of a work-related¹ illness or injury to an employee resulting in overnight hospitalization for medical treatment² other than first aid, the district safety officer shall report the incident to the Oregon Occupational Safety and Health Division (OR-OSHA). This report will be made within twenty-four (24) hours after notification to the district of an illness or injury. Fatalities or catastrophes³ shall be reported to OSHA within eight (8) hours.

All injuries/illnesses sustained by an employee while in the actual performance of the duty of the employee will be promptly investigated. As a result of the investigation, any corrective measures needed will be acted upon.

END OF POLICY

Legal Reference(s):

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

[ORS 332.435](#)

[ORS 332.437](#)

Cross Reference(s):

EEAE - Student Transportation in Private Vehicle

¹An injury or illness is work related if an event or exposure in the work environment caused or contributed to the condition or significantly aggravated a preexisting condition.

²Medical treatment includes managing or caring for a patient for the purpose of combatting disease or disorder. The following are not considered medical treatment: visits to a doctor or health care professional solely for observation or counseling; diagnostic procedures including administering prescription medications used solely for diagnostic purposes; and any procedure that can be labeled first aid.

³A "catastrophe" is an accident in which two or more employees are fatally injured, or three or more employees are admitted to a hospital or an equivalent medical facility.