

# Lake Oswego School District 7J

Code: **EIA**  
Adopted: 5/2/83  
Readopted: 6/08/09  
Orig. Code(s): 8510

## Insurance Programs

### Agent of Record

The Board may appoint a licensed insurance agent of record to assist the director of business services 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 property which is 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 workman's compensation insurance protection for all employees and volunteers 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 occurrences of loss, damage, and injury within the district shall be reported to the director of business services immediately.

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](#)