

# Multnomah Education Service District

Code: **EIA**  
Adopted: 9/20/94  
Amended: 6/15/10  
Reviewed:

## Insurance Programs

All MESD 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 A and is acceptable to the Board under the provisions of Oregon law.

Blanket building and equipment insurance shall cover replacement costs at the same site, with a deductible determined by the superintendent or designee to provide the lowest possible premium costs consistent with adequate protection from unanticipated expenditures.

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

Errors and omissions and tort liability endorsements will be carried.

MESD shall carry liability coverage and comprehensive insurance on all MESD-owned or leased vehicles in amounts determined by the contracts and risk manager in consultation with the Risk Management Oversight Committee and the insurance agent of record. Staff vehicles which are being used for authorized MESD business have secondary coverage by MESD liability insurance.

The Board will appoint an insurance agent of record for MESD during its July 1 organizational meeting.

END OF POLICY

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### Legal Reference(s):

[ORS 30.260 - 30.300](#)  
[ORS 278.005 - 278.215](#)  
[ORS 334.125\(7\)](#)

[OAR 581-024-0240](#)

### Cross Reference(s)

BHE - Board Member Liability Insurance  
EEBA - MESD Vehicles  
EEBC - Vehicle Insurance