

# Monument School District 8

Code: EI  
Adopted: 8/89  
Orig. Code: EI

## Insurance Programs/Agent of Record

All district insurance coverage is to be written by a company that meets the industry standards with a rating of not less than A:AAA; is to be acceptable to the Board under provisions of the Oregon law, and is to comply with the requirements of the Revised Oregon Tort Law.

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

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

Personal injury liability insurance will cover:

1. false arrest, detention or imprisonment, or malicious prosecution;
2. libel, slander, defamation, or violation of rights of privacy;
3. wrongful entry or eviction or other invasion of right of private occupancy.

Errors and omissions and tort liability endorsements will be carried.

The District will provide liability coverage for all district-owned or leased vehicles.

The district will establish and provide opportunity for students to purchase student accident insurance.

The district will not carry student accident insurance other than liability insurance, which may provide coverage in cases of negligence on the part of the district.

During its organizational meeting in July, the Board will appoint at least one insurance company to serve as agent of record for the district.

END OF POLICY

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### Legal Reference(s):

[ORS 30.260](#) to -30.265  
[ORS 278.005](#) to -278.215

### Cross Reference(s):

EEBB Use of Private Vehicles for School Business  
JHA Student Insurance Program