

**North Santiam  
School District**

Code: **EI**  
Adopted: 7/01/96  
Readopted: 12/18/97

**Insurance Programs**

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 the provisions of 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 agent of record to provide the lowest possible premium costs consistent with adequate protection from unanticipated expenditures.

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

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 the opportunity for students to purchase student accident insurance.

The district will not carry student accident insurance other than liability insurance.

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

END OF POLICY

---

**Legal Reference(s):**

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

[ORS 332.435](#)  
[ORS 332.437](#)

**Cross References:**

Policy BHE - Board Members Insurance  
Policy EEBC - Vehicle Insurance  
Policy JHA - Student Insurance Program