

**North Wasco County
School District 21**

Code: **EIA**
Adopted: 2/10/00
Readopted: 2/11/04
Orig. Code(s): The Dalles EIA

Insurance Programs

Building and equipment insurance will be maintained to protect the district's assets. Such insurance will provide replacement cost coverage written either on a blanket basis with an agreed amount endorsement or on a limit per occurrence basis and with a deductible to provide cost effective protection from unanticipated expenditures. The business manager, in consultation with the district's insurance agent of record, will recommend needed coverage to the Board for final approval.

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

Employees, as determined by the district, will be covered by an honesty bond in an amount as recommended by the district's insurance agent-of-record and as approved by the Board. Tort liability endorsements may be carried.

Other insurance coverages will be maintained if appropriate to the district's property and programs.

The district may carry insurance for injury to students under the district's liability insurance or workers' compensation programs as needed.

The district will not assume liability for theft and damage of personal property of staff or students.

All potential claims concerning insurance must be reported to the superintendent and business manager immediately, followed by a letter explaining the circumstances. The business manager shall take the proper steps to inform the insurance carrier or carriers concerned.

END OF POLICY

Legal Reference(s):

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

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