

# Pendleton School District 16R

Code: **EI**  
Adopted: 02/08/99  
Readopted: 4/12/10  
Orig. Code(s): EI

## 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 “Best’s Key Rating of Excellent (A, A-)” to be acceptable to the Board under the provisions of the Oregon laws, as is to comply with the requirements of the Revised Oregon Tort Law.

Blanket building and equipment insurance will cover an agreed amount at the same site, with a deductible determined by the director of business and management services, to provide the lowest possible premium costs consistent with adequate protection from unanticipated expenditures.

General liability insurance will cover district board members, employees, and volunteers 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 privacy occupancy;
4. Civil rights liability including sexual harassment, general harassment, and discrimination.

Errors and omissions and tort liability endorsements including employment liability practices will be carried.

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

Farm machinery and livestock supplemental coverage will be maintained if appropriate to the district property and programs.

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, which may provide coverage in cases of insurable negligence on the part of the district.

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

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](#)