

## **Insurance Programs**

Protecting the district against loss from fire and other types of misfortune through adequate insurance coverage shall be the responsibility of the Board. It shall be the policy of the Board to work with the agent(s) of record in periodic review of all insurance coverage.

The insurance program shall be dealt with as a whole in order to eliminate policy noncurrency, inconsistency in rate, overlapping coverage and gaps in the overall program.

The district will maintain on all buildings, existing and under construction, an adequate insurance program providing protection against the following:

1. Fire;
2. Depreciation;
3. Property damage, including fire, extended coverage, vandalism and malicious mischief.

The district will also maintain an adequate insurance program for the following:

1. Libel and slander;
2. Public liability.

### **Renewal Program**

Prior to the anniversary dates of all policies of insurance coverage in force, the agent(s) of record shall prepare quotations from qualified insurance companies to provide insurance to cover the district requirements as per specifications prepared.

### **Student Insurance Coverage - Athletic**

Students participating in athletics shall be covered by accident insurance. Coverage shall begin with the first organized practice session of the school year.

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.

## **Report of Loss**

Any and all losses covered by any insurance policy of the district shall be reported immediately to the superintendent or principal. Forms and procedures as required by the insurance company and district regulations will be completed by the personnel involved.

## **Property Appraisal**

All district properties shall be surveyed by a responsible appraisal firm at approximately three-year intervals. The district office, in conjunction with the agent(s) of record, will be responsible to maintain an interim adjustment to keep district property values in line between appraisals.

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](#)

### **Cross Reference(s):**

BHE - Board Member Liability Insurance  
EEAE - Student Transportation in Private Vehicles  
EEBA - District Vehicles  
EEBC - Vehicle Insurance  
JHA - Student Insurance Program