

**Saint Helens
School District 502**

Code: **EI**
Adopted: 3/18/02
Readopted: 5/14/07
Orig. Code(s): EI

Insurance Program Management/Agent of Record

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

Blanket building and equipment insurance will cover replacement costs with a deductible determined by the Board to provide the lowest possible premium costs consistent with adequate protection.

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

When available, personal injury liability insurance will be included in the general liability policy and will cover:

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

Errors and omissions will be purchased if available.

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

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.

During its organizational meeting in July, the Board will appoint an insurance agent of record for the district.

END OF POLICY

Legal Reference(s):

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

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