

# POLICY

2010

5610

Non-Instructional/Business  
Operations

## **SUBJECT: INSURANCE**

The objective of the Board of Education is to obtain the most appropriate insurance at a reasonable cost, and to seek advice from an Insurance Appraisal Service to determine that adequate coverage is being provided regarding fire, boiler, general liability, bus and student accident insurance.

The Board shall carry insurance to protect the District's real and personal property against loss or damage. This property shall include school buildings, the contents of such buildings, school grounds and vehicles.

The Board may also purchase liability insurance to pay damages assessed against Board members and District employees acting in the discharge of their respective duties, within the scope of their employment and/or under the direction of the Board.

All insurance policies, along with an inventory of the contents of the building, should be kept in a fireproof depository or with the appropriate insurance agent for safekeeping and referral purposes. The Superintendent shall review the District's insurance program annually and make recommendations to the Board if more suitable coverage is required.

Education Law Sections 1709(8), 1709(26), 1709(34-b), 2503(10), 2503(10-a), 2503(10-b), 3023, 3028  
and 3811

General Municipal Law Sections 6-n and 52

Public Officers Law Section 18

Historical Notes: 4.8-2 Umbrella Liability Policy 7/1/86

4.8-3 Defense and Indemnification 7/29/82

4.8.4 Change in Workmen's Compensation Carrier 5/24/88

4.8.5 Renewal-Health Insurance Consortium 3/27/90

4.8.6 Approval of Contract-Health Economics Group 6/19/90

Adopted 6/8/10