

**INSURANCE MANAGEMENT**

**Background**

In order to ensure that the requirements of legislation are met and the Division's interests are protected, the Superintendent will provide for continuous insurance coverage in accordance with these procedures.

**Procedures**

1. The Secretary-Treasurer is authorized to obtain adequate insurance for the Division.
2. The Division shall provide insurance coverage for the following:
  - Buildings
  - Contents
  - Liability – for individual trustees, staff members, student teachers, interns, and volunteers; all the foregoing while performing duties authorized by the Division:
    - Crime
    - Automobile fleet
    - Travel accident
    - Student accident
    - Boiler and machinery
    - Errors and omissions
    - Sexual molestation and abuse
    - Course of construction and wrap up
3. Building insurance shall be secured to provide coverage at full replacement cost.
4. Contents insurance shall be obtained on an actual cash value basis.

Claims made under the building and contents section of the insurance policy resulting from accidents, vandalism or theft shall be made by the Secretary-Treasurer upon receipt of the required information from the Principal or department head.
5. Travel accident insurance shall be obtained to cover staff members and trustees while traveling on Division business.
6. On an annual basis, the Division shall review its insurance coverage and make such arrangements for insurance coverage as it deems necessary.
7. The Secretary-Treasurer shall make available to staff members and others as required information describing the Division's insurance coverage.

Reference: Section 60, 61, School Act