

Non-Instructional/Business
Operations**SUBJECT: INSURANCE**

The objective of the Board of Education is to obtain the best possible insurance at the lowest possible 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 automobiles.

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 Business Manager shall review the District's insurance program annually, and report recommendations for revisions in coverage, if any, to the Superintendent of Schools. The Superintendent, in his/her discretion, shall determine whether a particular revision in coverage will be made by him/her (followed by an information report to the Board), or, whether Board of Education review and action will be required.

Public Officers Law Section 18

General Municipal Law Section 6-n and 52

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

Adopted: 8/5/96