

1        813 . OTHER    INSURANCE

2        **1. Purpose**

3        Proper school district operation requires that adequate basic insurance programs be provided for the  
4        protection of the district and employees of the district.

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6        **2. Authority**

7        The Board has the authority and responsibility to provide adequate insurance coverage to protect the  
8        district's interests. Such coverage shall be in accordance with the following guidelines.

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10       Liability Insurance for the district shall include coverage for liability as a result of general liability, acts of  
11       employees, corporal punishment, disputes with contractors, incidental malpractice, errors and omission of  
12       Board members and other employees.

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14       Health Care Insurance shall include coverage for

15                    hospital care for regularly employed persons

16                    medical-surgical treatment for regularly employed persons

17                    major medical expenses for regularly employed persons

18                    dental care for regularly employed persons

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23        Group Life Insurance shall include coverage for regularly employed persons but shall be only ordinary  
24        group life.

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27        In placing insurance the Board shall be guided by the service of the insurance agent and carrier, scope of  
28        coverage provided by policy, price of desired coverage and assurance of coverage.