

## **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.

The Assistant Superintendent, Corporate Services is authorized to obtain adequate insurance for the Division.

### **Procedures**

1. The Division will provide insurance coverage for the following:
  - 1.1 Buildings,
  - 1.2 Contents,
  - 1.3 Liability – for individual trustees, staff members, student teachers and interns, and volunteers; when the foregoing are performing duties authorized by the Division,
  - 1.4 Crime,
  - 1.5 Automobile fleet,
  - 1.6 Travel accident,
  - 1.7 Student accident,
  - 1.8 Boiler and machinery,
  - 1.9 Errors and omissions,
  - 1.10 Sexual molestation and abuse,
  - 1.11 Course of construction and wrap up, and
  - 1.12 Air quality (fungus) liability.
2. Building insurance shall be secured to provide coverage at full replacement cost.
3. Contents insurance shall be obtained on an actual cash value basis.
  - 3.1 Claims made under the building and contents section of the insurance policy resulting from accidents, vandalism or theft shall be made by the Assistant Superintendent, Corporate Services upon receipt of the required information from the Principal or department head.
4. Travel accident insurance shall be obtained to cover staff members and trustees while traveling on Division business.

5. On an annual basis, the Assistant Superintendent, Corporate Services shall review insurance coverage and make such arrangements for insurance coverage as it deems necessary.
6. The Assistant Superintendent, Corporate Services shall make available to staff members and others information as required describing the Division's insurance coverage.

Reference: Relevant Legislation & Guidelines