

INSURANCE

The District shall maintain a program of insurance protection consistent with sound insurance principles. The Board of Education shall select a broker who will advise it in the purchase and/or administration of the District's insurance policies.

In its discretion, the Board shall obtain the type and amount of insurance it deems appropriate to protect itself as a corporate body, its individual members, its appointed officers, and its employees from financial loss arising out of any claim, demand, suit, or judgment by reason of alleged negligence or other act resulting in accidental bodily injury to any person or accidental damage to the property of any person within or without the school buildings while the above-named insured are acting in the discharge of their duties within the scope of their employment and/or under the direction of the Board. Such purchase will take into account the price of insurance, appropriate deductibles, and other relevant factors. Records of all insurance policies will be maintained by the Superintendent of Schools and/or designee.

The Superintendent and/or designee shall have general knowledge of the provisions of all insurance policies carried by the District. At the time of accident or loss, the Superintendent or designee will see that action is taken necessary to protect the interests of the District.

The Superintendent and/or designee shall annually review the District's insurance program for the purpose of recommending to the Board adjustments in coverage resulting from, but not limited to, expansion of the District's risks, relevant new laws, and superseding conditions which make changes in coverage appropriate.

The Board assumes no responsibility for the activities of any employee that involves students, programs, services, or functions outside of their assigned duties, unless the individual received prior approval for such activity from the Superintendent.

Ref: Education Law §§1709; 2554; 3023; 3028; 3811
General Municipal Law §§50-b; 50-e
Public Officers Law §18

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