

EIB

LIABILITY INSURANCE

The school Board shall purchase general liability and automobile liability insurance, as part of a comprehensive package or separate, policies, as follows.

1. **Comprehensive General Liability:** Protecting the district and its employees against claims for bodily injury or property damage arising out of the ownership, maintenance, or use of the insured premises (minimum of \$300,000).

In addition, this policy should cover the Board and its agents in case alleging personal injury: libel, slander, invasion of privacy, false arrest, and/or wrongful eviction.

2. **Automobile Liability:** Covering the district against claims for bodily injury, sickness, disease, or death, as well as claims for property damage arising out of the ownership, use, or maintenance of a district-owned vehicle or authorized non-owned vehicle properly used on behalf of the district (minimum of \$3,000,000), including a provision for medical payments and uninsured motorists.
3. **Errors and Omissions Liability:** providing the Board and its agents with financial protection against any claim alleging wrongful acts arising out of their assigned responsibilities on behalf of the district (minimum of \$1,000,000).
4. The school district's attorney shall review all contracts and forms to be entered into by the Board or its agents, with the insurance agent or broker, to identify and contractual liability being assumed by the district, and attempt to reduce or transfer such liabilities.

The school district's attorney shall further notify the Board of changes in the state or federal law which affect their liability.

Any accident or occurrences, no matter how minor, which could indicate liability on the part of an employee or official of the district, shall be promptly reported to the administration. Any changes in, or occupancy of, buildings shall also be reported. Strict observance of these requirements is necessary to prevent loss of coverage under policy restricting conditions.

Adopted: April 8, 1993

Review/Amend: February 12, 2009, November 14, 2019