WILMINGTON AREA SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: January 19, 2015

**REVISED:** 

813	<b>OTHER</b>	INSUR	ANCE
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1. Purpose

Proper School District operation requires that adequate, basic insurance programs be provided for the protection of the District and its employees.

2. Authority SC 513, 774

The Board has the authority and responsibility to provide adequate insurance coverage to protect the District's interests.

SC 513, 774 29 U.S.C. Sec. 1161-1169 The Board shall offer insurance coverage to administrators and regularly employed staff members in accordance with state and federal law, and provisions of any applicable administrative compensation plan, individual contract, collective bargaining agreement, employee handbook, or Board resolution.

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

The Board shall appoint a broker of record.

3. Guidelines

**Liability insurance** for the District shall include coverage for liability as a result of:

- 1. General liability.
- 2. Acts of employees.
- 3. Disputes with contractors.
- 4. Landlord and tenant issues.
- 5. Incidental malpractice.
- 6. Errors and omission of Board members and District employees while in the performance of duties.

**Travel accident insurance** shall include coverage for Board members and District employees while in the performance of duties.

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Health care insurance, including dental care, shall be provided for eligible District employees. Group life insurance shall include coverage for eligible District employees. Disability insurance shall include coverage for eligible District employees. **COBRA** The District shall comply with the notification, continuance of coverage and other 29 U.S.C. requirements of the Consolidated Omnibus Budget Reconciliation Act (COBRA). Sec. 1161-1169 References: School Code – 24 P.S. Sec. 513, 774 COBRA - 29 U.S.C. Sec. 1161-1169