

INSURANCE

All insurance programs of the District shall be managed as part of the District's Risk Management Program.

Liability Insurance

The District shall maintain sufficient liability insurance to protect it against claims for negligent or wrongful acts of its staff or agents. The amount and term of such insurance protection shall be reviewed annually as part of the District's Risk Management Program.

The Board shall hold individual Board Members, Administrators, staff, or agents of the District harmless and defend them from any financial loss, including reasonable attorney's fees, arising out of any act or failure to act, provided that at the time of the act or omission complained of the individual so indemnified was acting within the scope of hi/her responsibilities or employment and incompliance with the policies and procedures of the District.

The District shall provide its staff with the insurance protection while they are engaged in the maintenance of order and discipline and in the protection of students, other staff, and property. Such insurance protection must include liability insurance covering injury to persons and property and insurance protecting staff from loss or damage of their personal property incurred while so engaged.

A member of the Board of Directors of the Superintendent is immune from civil liability for damages for any discretionary decision or failure to make a discretionary decision within his or her official capacity, but liability shall remain on the District for the tortuous conduct of the Board Members and Superintendent. The Superintendent shall obtain errors and omissions insurance in the amounts deemed necessary by the Board.

Property Damage Insurance

The District shall maintain a comprehensive insurance program which shall provide adequate coverage, as determined by the Board, in event of loss or damage to school buildings and/or equipment, including motor vehicles.

Staff Insurance

The District shall develop and maintain an effective program of insurance for its staff. Such programs may include, but are not limited to, unemployment compensation, industrial accident and/or injury insurance, liability and medical insurance.

The District may make available medical, dental, vision, life, accident, disability or salary protection insurance or any one of or a combination of these types of insurance and may contribute all or part of the cost of such insurance.

Unemployment Insurance

The District shall participate in the program lawfully available for fulfilling its unemployment insurance obligation that is most financially and administratively efficient.

The District shall maintain the records required by the State Employment Security Department and retain them for not less than four years.

Worker's Compensation

Workers' compensation is an insurance program which covers job-related injuries and occupational diseases. School staff members are covered by a self-insured program which has been approved by the Washington State Department of Labor and Industries. The staff member is protected in two ways:

- A. Medical costs resulting from job injuries are paid
- B. Injured employees are paid a partial wage while off work because of a job injury or illness due to on-the-job causes.

When a staff member is injured on the job with a time loss, the district will grant full sick leave for the first three (3) days provided the staff member has accumulated sick leave to cover the absence. For each day covered by workers' compensation the employee may use accumulated sick leave to make up the difference between the workers' compensation payments and the employee's regular salary. In such instances, total pay shall not exceed the staff member's regular pay.

Health Insurances

Health plans are comprised of medical, dental, vision, life, disability or salary protection insurances, or any combination thereof.

Health plans are offered in the district on a payroll deduction plan. Staff may select from among those plans which are made available by the district's approval.

For Certified employees the District contribution will apply to each full-time employee and a prorated amount of the same for all regular part-time employees based on a full time equivalency.

For Classified employees a full-time equivalency is based upon 1,440 worked hours. Regular part-time employees whose work year is less than 1,440 hours shall receive a prorated amount.

Temporary employees working more than 20 hours a month for five or more months of a single school year are eligible for medical benefits on a month to month basis.

When a staff member is on leave and the staff member's accumulated paid leave has been exhausted, the District shall notify the staff member that the medical insurance benefits are exhausted and the premium is due. The District shall accept the premium from the staff member and remit it to the carrier each month during the term of an approved leave of absence. In compliance with COBRA (Consolidated Omnibus Budget Reconciliation Act), the district will offer continuing health care coverage on a self-pay basis to staff members and their dependents following termination (for reasons other than gross misconduct), a reduction in hours, retirement, death, or loss of coverage eligibility to the dependent. These health benefits will be identical to the coverage offered to full-time staff members. For terminated or reduced-hour staff members, the coverage may last up to 18 months or until they become eligible for other health insurance, whichever is earlier. In the event of the staff member's retirement, divorce, separation or death, or

loss of dependent eligibility the coverage may last up to 36 months for the staff member and/or qualified beneficiary. The full policy premium plus a 2% administration fee will be paid by the staff member or the beneficiary to the District.

Cross References:

Board Policy	2151	Interscholastic Activities
	5401	Sick Leave
	6500	Risk Management
	6535	Student Insurance
	6540	School District Responsibility for Privately owned Property

Legal References:

RCW	28A.320.060	Officers, employees or agents of School Districts or Educational Service Districts, insurance to protect and hold personally harmless
	28A.320.100	Actions against officers, employees or agents of School Districts and Educational Service Districts-Defense, costs, fees- Payment of obligation
	28A.335.010	School buildings, maintenance, furnishing and insuring
	28A.400.350	Liability, life, health, health care, accident, disability and salary insurance authorized-premium
	28A.400.370	Mandatory insurance protection for employees
	4.24.470	Liability of officials and members of governing body of public agency
	41.50.160	Tortious conduct of political subdivision- liability of damages
	4.96.010	Restoration of withdrawn contributions by annual installment
	50.20.050	Disqualification for leaving work voluntarily without good cause
	50.44.030(3)	Insurance pools
	50.44.050	Benefits Payable, terms and conditions
	29 U.S.C. A §§ 1161-1168	Consolidated Omnibus Budget Reconciliation Act
WAC	296-15	Worker's compensation self-insurance

Adoption Date: February 16, 2006
College Place School District No. 250