St. Ignatius School District #28

OPERATIONAL SERVICES

Insurance Management

The Superintendent shall recommend an insurance program that provides the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include:

- Liability coverage to insure against any loss or liability of the District; Board members; employees; and volunteer personnel, by reason of civil rights damage claims and suits, statutory, contractual and constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed during the scope of employment or under the direction of the Board.
- Comprehensive property insurance covering a broad range of causes of loss involving building and personal property;
- Workers' Compensation to protect the individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation.

Legal Reference:	§ 2-9-211, MCA	Political subdivision insurance
	§ 20-3-331, MCA	Purchase of insurance – self insurance plan
	§ 20-10-109, MCA	Liability insurance for school bus

Cross Reference:

<u>Policy History</u>: Adopted on: Revised on: September 20, 2011