## **INSURANCE MANAGEMENT**

## **Background**

In order to ensure that the requirements of legislation are met and the Division's interests are protected, the Associate Superintendent, Business and Finance will provide for continuous insurance coverage in accordance with these procedures.

## **Procedures**

- 1. The Division will provide insurance coverage for the following:
  - 1.1 Buildings
  - 1.2 Contents
  - 1.3 Comprehensive General Liability
  - 1.4 Boiler and Machinery
  - 1.5 Educator's Errors and Omissions/Employment Practices Liability
  - 1.6 Professional Liability
  - 1.7 Crime Policy
  - 1.8 Cyber Liability
  - 1.9 Division Owned Automobile Fleet
  - 1.10 Garage Automobile Liability
  - 1.11 Outbound Student Travel
  - 1.12 Blanket Student Accident
  - 1.13 Volunteer Accident Policy
  - 1.14 Facility User Group Policy
  - 1.15 Sexual abuse
  - 1.16 Course of construction and wrap up (project based)
  - 1.17 Sudden and Accidental Pollution Liability
- 2. Building insurance will be secured to provide coverage at full replacement cost.
- 3. Contents insurance will be secured to provide coverage at full replacement cost.

- 4. Claims made under the property section of the insurance policy resulting from accidents, vandalism or theft will be made by the Associate Superintendent, Business and Finance or designate upon receipt of the required information from the Principal or department head.
- 5. On an annual basis, the Associate Superintendent, Business and Finance or designate will review insurance coverage and make such arrangements for insurance coverage as deemed necessary.
- 6. The Associate Superintendent, Business and Finance or designate will make available to staff members and others as required information describing the Division's insurance coverage.

Reference: Section 51, 52, 68, 197, 222 Education Act