

THE SCHOOL DISTRICT OF PHILADELPHIA

SECTION: OPERATIONS

TITLE: Other Insurance

ADOPTED: April 27, 1981

REVISED:

813 OTHER INSURANCE

Purpose

Proper school district operation requires that adequate basic insurance programs be provided for the protection of the district and employees of the district.

Authority

The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests. Such coverage shall be in accordance with the following guidelines.

Liability Insurance for the district shall include coverage for liability as a result of general liability, acts of employees, corporal punishment, disputes with contractors, landlord and tenant difficulties, problems concerning garage helpers, and errors and omission of Board members and administrators.

Travel Accident Insurance shall include coverage for Board members while in the performance of their duties.

Health Care Insurance shall include coverage for hospital care for administrators and regularly employed persons, medical-surgical treatment for administrators and regularly employed persons, and major medical expenses for administrators and regularly employed persons.

Group Life Insurance shall include coverage for administrators and regularly employed persons.

In placing insurance the Board shall be guided by the service of the insurance agent and carrier, scope of coverage provided by policy, price of desired coverage, recommendations by PSBA Insurance Trust, and assurance of coverage.

The Board shall appoint an insurance committee. This committee shall:

- review the insurance program of the district, consider alternatives, and report recommendations to the Board

- recommend specific insurance placement and prepare specifications for same
- assist the Board in the establishment and maintenance of insurance records
- recommend such measures as may reduce the cost of insurance premiums including assumption of risk, loss prevention, transfer of risk and self-insurance.