

INSURANCE MANAGEMENT

Background

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

Procedures

1. The Associate Superintendent (Business and Financial Affairs) is authorized to secure the services of an insurance broker for the purpose of obtaining adequate insurance for the Northern Lights School Division No. 69.
2. The Division shall provide insurance coverage for the following:
 - 2.1. Buildings,
 - 2.2. Contents,
 - 2.3. Liability – for individual Board Trustees, staff members, student teachers and interns, and volunteers; all the foregoing while performing duties authorized by the Division,
 - 2.4. Crime,
 - 2.5. Automobile fleet,
 - 2.6. Travel accident,
 - 2.7. Student accident,
 - 2.8. Boiler and machinery,
 - 2.9. Errors ad omissions,
 - 2.10. Sexual molestation and abuse, and
 - 2.11. Course of construction and wrap up.
3. Building insurance shall be secured to provide coverage at full replacement cost.
4. Contents insurance shall be obtained on an actual cash value basis.
 - 4.1. Claims made under the building and contents section of the insurance policy resulting from accidents, vandalism or theft shall be made by the Associate Superintendent (Business and Financial Affairs) upon receipt of the required information from the school Principal or department head.
5. Travel accident insurance shall be obtained to cover staff members and Board members while traveling on Division business.
6. On an annual basis, the Division shall review its insurance coverage and make such arrangements for insurance coverage as it deems necessary.
7. The Associate Superintendent (Business and Financial Affairs) shall make available to staff members and others as required information describing the Division's insurance coverage.