

INSURANCE

The Board of Education shall purchase with district funds the type and amount of insurance necessary to protect itself as a corporate body, its individual members, its appointed officers, and its employees from financial loss arising out of any claim, demand, suit or judgment by reason of alleged negligence or other act resulting in accidental injury to any person or in property damage within or without the school buildings while the above-named insured are acting within the scope of their employment or duties. Such purchase will take into account the price of insurance, appropriate deductibles, and other relevant factors.

The district shall purchase insurance coverage necessary to protect the district to an optimum extent from loss of property and judgments and awards arising out of liability claims. Records of all insurance policies shall be kept in the Central Office safe. The Board of Education shall select a broker who shall advise it in the administration of the insurance program. All actions involving the purchase of insurance shall be subject to Board approval.

Premiums for such accident insurance as is deemed appropriate for students in grades prekindergarten through 12, participating in extracurricular interscholastic, intramural, and physical education sports activities, or while engaged in practice preparation for such games, sports, or contests will be paid from the General Fund.

The Superintendent shall annually review the insurance program for the purpose of recommending to the Board adjustments in coverage resulting from, but not limited to, expansion of the district's risks, relevant new laws, and superseding conditions which make changes in coverage appropriate.

The Board, by resolution dated July 12, 1993, has agreed to confer the benefits of Section 18 of the Public Officers Law upon its officers and employees and to be liable for costs incurred under such provision. The duty of the district to defend or indemnify an officer or employee under these provisions is conditioned upon delivery to the Superintendent or the school attorney, with 10 days, the papers served and the full cooperation of the officer or employee in defense actions.

Ref: Education Law §§1709(8)(8-a)(8-b); 3023; 3028; 3811
General Municipal Law §§50-c and 50-e

Adopted: February 26, 1996