

Policy

INSURANCE MANAGEMENT

Property

The Mainland Regional High School District Board of Education shall carry adequate insurance to cover workers' compensation, comprehensive public liability, to include board members' insurance and blanket property and contents coverage at the most economical cost to the district consistent with sound insurance principles.

The board shall appoint a broker of record and insurance Advisory Committees whose terms shall begin at the annual organization meeting.

Students

The board of education has purchased comprehensive insurance coverage to protect all participants as follows:

- A. Attending school during the hours and on the days when school is in regular session;
- B. Traveling directly and uninterruptedly to or from the residence of the insured, and the school for regular school sessions, for such travel time as is required. Such shall not exceed one hour before regular school classes begin, or more than one hour after regular school classes are dismissed. If additional travel time on the school bus is required, coverage shall extend for such additional travel time that might be necessary;
- C. Participating in or attending an activity exclusively organized, sponsored and supervised by the Policy holder. This shall include travel directly and uninterruptedly to or from such an activity.

The school insurance policy covers costs in excess over any other insurance the parent/guardians may have. Parents/guardians shall make the claim to their own insurance company before any claim can be made through the school district insurer. The school insurance policy shall apply to bills not covered by the parents'/guardians' plan, up to the limits in the school policy. If the parents/guardians do not have insurance for medical expenses, this policy will go into effect immediately.

Although this coverage is very broad, there are restrictions, limitations, and exclusions to the school insurance policy. In many situations, medical bills may not be covered in full.

Adopted: February 22, 1994
NJSBA Review/Update: January 2012
Readopted August 18, 2014

Key Words

Insurance, Insurer, Claim, Insurance Policy

Legal References: <u>N.J.S.A.</u> 18A:12-20	Indemnity of members of boards of education against cost of defense of civil and criminal action
<u>N.J.S.A.</u> 18A:16-6	Indemnity of officers and employees against civil actions
<u>N.J.S.A.</u> 18A:16-6.	Indemnity of officers and employees on certain criminal actions
<u>N.J.S.A.</u> 18A:20-25 through -33	Insurance of property; use of proceeds

INSURANCE MANAGEMENT (continued)**Possible**

<u>Cross References:</u>	*3516	Safety
	*4112.4/4212.4	Employee health
	*5141	Student health
	*5141.1	Accidents
	*5141.2	Illness
	*5141.3	Health examinations and immunizations
	*5141.4	Child abuse and neglect
	*5141.21	Administering medication
	*5142	Pupil safety
	*6142.12	Career education

*Indicates policy is included in the Critical Policy Reference Manual.