

Operational Services

Insurance Management

The Superintendent shall annually recommend an insurance program that provides the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include:

1. Liability coverage to insure against any loss or liability of the School District and the listed individuals against civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed in the scope of employment or under the Board's direction or related to any mentoring services provided to the District's certified staff members; Board of Education members; employees; volunteer personnel authorized by 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b; mentors of certified staff members authorized in 105 ILCS 5/21A-5 *et seq.* (new teacher), 105 ILCS 5/2-3.53a (new principal), and 2-3.53b (new superintendents); and student teachers.
2. Comprehensive property insurance covering a broad range of causes of loss involving building and personal property. The coverage amount shall normally be for the replacement cost or the insurable value.
3. Workers' Compensation to protect individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation. The Illinois Workers' Compensation and Occupational Diseases Act provides liability insurance for injuries sustained or occupational diseases contracted by the employees of the school in the course of their employment.
 - a. A record shall be kept of all accidents.
 - b. All accidents, including automobile accidents, in which school personnel are involved while performing services for the School District shall be reported to the District office immediately.
 - c. As provided by law, school employees may be held liable for accidents that occur through their negligence. All staff members shall be made aware of their responsibility in this respect.
 - d. Employees are instructed to report to the Building Principal or immediate supervisor any personal injury received.
 - e. The Superintendent or designee shall make reports to the proper authorities as required by law and to the district's insurance carrier.
 - f. The Building Principal or immediate supervisor shall report accidents or damage to property to the Superintendent or designee.

Student Insurance

The Board shall annually designate a company to offer student accident insurance coverage. The Board does not endorse the plan nor recommend that parents/guardians secure the coverage, and any contract is between the parents/guardians and the company.

LEGAL REF.: Consolidated Omnibus Budget Reconciliation Act, Pub. L. 99-272, §10001, 100 Stat. 222, 4980B(f) of the I.R.S. Code, 42 U.S.C. §300bb-1 et seq.
105 ILCS 5/10-20.20, 5/10-22.3, 5/10-22.3a, 5/10-22.3b, 5/10-22.3f, 5/10-22.34, 5/10-22.34a, and 5/10-22.34b.
215 ILCS 5/, Ill. Insurance code.
750 ILCS 75/, Ill. Religious Freedom Protection and Civil Union Act.
820 ILCS 305/, Workers' Compensation Act.

CROSS REF.: None

ADOPTED: April 5, 2011, September 16, 2014, January 15, 2019, March 19, 2019