

PROPERTY AND LIABILITY INSURANCE

The Board of Education shall maintain adequate insurance programs, within the requirements and limits of the law, to cover district property, legal liability and the liability of employees and Board members acting on behalf of the district and within the scope of their duties. The administration will recommend to the Board the type and amount of insurance needed and will administer insurance authorized by the Board, unless directed otherwise.

The district will maintain liability coverage of up to the statutory caps set by state law for individual claims and single occurrences. Every effort shall be made to obtain insurance at the most economical cost consistent with the district's needs. The contract for insurance will be submitted to competitive bidding at least every six years.

This policy does not waive any immunity including, but not limited to, sovereign immunity available to the district or its employees. This policy does not obligate the district to provide insurance coverage for all employee acts, and employees are encouraged to obtain personal insurance coverage.

District employees are required to immediately notify the superintendent or designee of any event that might result in legal liability for the district or its employees. The superintendent or designee will promptly notify the district's insurance carrier(s) in situations where coverage might be applicable.

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Note: *The reader is encouraged to check the index located at the beginning of this section for other pertinent policies and to review administrative procedures and/or forms for related information.*

Adopted: 3-15-12 Re-adopted 6-28-12

Revised:

Cross Refs: BHE, Board Member Liability/Insurance

Legal Refs: 11 67.150, 162.013, .063, 376.696, 537.610, .620, RSMo.

Dent-Phelps R-III School District, Salem, Missouri