

## INSURANCE

The school district shall purchase insurance coverage necessary to protect the district from loss of property and judgements and awards arising out of liability claims. Records of all insurance policies shall be maintained in safe in the school district office.

All actions involving the purchase of insurance shall be subject to approval by the Board of Education.

The Board of Education shall purchase, with school district funds, the type and amount of insurance appropriate to protect itself as a corporate body, its individual members, its appointed officers, its facilities to 90% of current value, its vehicles, and its employees from financial loss arising out of any claim, demand, suit or judgement by reason of alleged negligence or other act resulting in accidental bodily injury to any person or accidental damage to the property of any person within or without school buildings while the above-named insured are acting in the discharged of their duties within the scope of their employment and/or under the direction of the Board of Education,. Such purchase will take into account the cost of insurance, appropriate deductibles, and other relevant factors.

During periods of construction, specifications prepared by the architect will require that contractors file Certificates of Insurance indicating all coverage and any exclusion named in the specifications. Contractors are further required to indicate the insurance coverage of subcontractors.

Premiums for accident insurance will be paid from the general fund as is deemed appropriate for enrolled district students who are participating in any approved school activity.

On an annual basis, the Superintendent of Schools shall review the insurance program for the purpose of recommending to the Board of Education adjustments in coverage resulting from, but not limited to, expansion of the district's risk, relevant new laws, and superseding conditions which make changes in coverage appropriate.

*References:*

Education Law, §§1709 (8)(8-a &b), 3023, 3028, 3811

General Municipal Law, §§6-n, 50-c, 50-e

*Lynd v. Heffernan*, 286 AD 597 (3d Dept. 1955)

*Surdell v. City of Oswego*, 91 Misc 2<sup>nd</sup> 1041 (1977)

**POLICY ADOPTED:** May 7, 1997  
**REVISED:** June 7, 2000

**WAYNE CENTRAL SCHOOL DISTRICT**  
Ontario Center, New York 14520