



Section OPERATIONS

Title OTHER INSURANCE

LACKAWANNA TRAIL SCHOOL DISTRICT

Lackawanna Trail School District

Adopted

Revised

813. OTHER INSURANCE

1. Purpose

Proper school district operation requires that adequate basic insurance programs be provided for the protection of the district and employes of the district.

2. Authority

The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests. Such coverage shall be in accordance with the following guidelines.

Liability Insurance for the district shall include coverage for liability as a result of general **liability, acts** of employes, **corporal punishment, incidental malpractice, and errors** and **omission of Board members**.

Health Care Insurance shall include coverage for:

1. **hospital care**

- a. administrators
- b. regularly employed persons
- c. as provided in contracts.

2. **Medical-surgical treatment.**

- a. **administrators**
- b. **regularly employed persons.**
- c. **as provided in contracts.**

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3. Major medical expenses.

- a. administrators
- b. regularly employed persons
- c. as provided in contracts.

4. Dental Care/Vision Care

- a. administrators
- b. professional employes.
- c. as provided in contracts.

Group Life Insurance shall include coverage for

- a. administrators
- b. regularly employed persons
- c. as provided in contracts.

In placing insurance the Board shall be guided by the service of the insurance agent and carrier, scope of coverage provided by policy, price of desired coverage and assurance of coverage.

The Board may appoint an insurance committee. This committee shall review the insurance program of the district, consider alternatives, report recommendations to the Board, recommend specific insurance placement, prepare **specifications of same**, and recommend such **measures as may reduce the cost of insurance** Premiums including assumption of risk, loss prevention, **transfer of risk, and self-insurance.**

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