

**INSURANCE**

**LIABILITY INSURANCE**

The District shall maintain sufficient liability insurance to protect it against claims for the negligent or wrongful acts of its staff or agents.

**PROPERTY DAMAGE INSURANCE**

The District shall maintain a comprehensive insurance program which shall provide adequate coverage in the event of loss or damage to school buildings and/or equipment, including motor vehicles.

**STAFF INSURANCE**

The District shall develop and maintain an effective program of insurance for its staff. Such programs may include, but are not limited to, unemployment compensation, industrial accident and/or injury insurance, liability and medical insurance.

The District may make available liability, life, health, health care, accident, disability or salary protection insurance or any one of or a combination of these types of insurance and may contribute all or part of the cost of such insurance.

**UNEMPLOYMENT INSURANCE**

The District shall participate in the program lawfully available for fulfilling its unemployment insurance obligation that is most financially and administratively efficient.

**WORKERS' COMPENSATION**

The District is self-insured through Educational Service District 113 (ESD 113) for the purpose of providing industrial insurance benefits to employees who sustain job-related injuries or occupational diseases.

**MEDICAL INSURANCE**

Medical plans are offered in the District on a payroll deduction plan. Staff may select from among those plans which are made available by the District's approval and/or per employment agreements. The District shall make a contribution toward approved insurance premiums for each full-time staff member each month in an amount which is determined in each employment contract. The District may provide prorated contributions toward premiums for less than full-time staff. The District will comply with COBRA (Consolidated Omnibus Budget Reconciliation Act).

The Superintendent or designee shall be responsible for the development of procedures for implementation of insurance programs. Information relevant to insurance programs, including eligibility requirements, payroll deduction provisions, rules and regulations, shall be made available to employees.



<i>CROSS REFERENCE</i>	<i>Policy 2151</i> <i>Policy 5401</i> <i>Policy 6535</i>  <i>Policy 6540</i>	<i>Interscholastic Activities</i> <i>Sick Leave</i> <i>Student Insurance</i>  <i>School District Responsibility for Privately Owned Property</i>
<i>LEGAL REFERENCES</i>	<i>RCW 28A.320.060</i>  <i>RCW 28A.320.100</i>  <i>RCW 28A.335.010</i>  <i>RCW 28A.400.350</i>  <i>RCW 28A.400.370</i>  <i>RCW 4.24.470</i>  <i>RCW 4.96.010</i>  <i>RCW 41.50.160</i>  <i>RCW 50.20.050</i>  <i>RCW 50.44.030(3)</i>  <i>RCW 50.44.050</i>  <i>RCW 51.32.090</i>  <i>29USCA§1161-1168</i>  <i>WAC 296-15</i>	<i>Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless</i>  <i>Actions against officers, employees or agents of school districts and educational service districts— Defense, costs, fees—Payment of obligation</i>  <i>School buildings, maintenance, furnishing and insuring</i>  <i>Liability, life, health, health care, accident, disability and salary insurance authorized when required--Premiums</i>  <i>Mandatory insurance protection for employees</i>  <i>Liability of officials and members of governing body of public agency--Definition</i>  <i>Tortious conduct of local government entities— Liability for damages</i>  <i>Restoration of withdrawn contributions</i>  <i>Disqualification for leaving work voluntarily without good cause</i>  <i>Political subdivisions, instrumentalities of this state and other states</i>  <i>Benefits payable, terms and conditions— “Academic year” defined</i>  <i>Temporary total disability—Partial restoration of earning power—Return to work—When employer continues wages--Limitations</i>  <i>Consolidated Omnibus Budget Reconciliation Act</i>  <i>Worker’s compensation self-insurance rules and regulations</i>



<i>POLICY ADOPTED</i>	<i>November 14, 1962</i>
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