

INSURANCE

All insurance programs of the district shall be managed as part of the district's risk management program.

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. The amount and terms of such insurance protection shall be reviewed annually as part of the district's risk management program.

The board shall hold individual board members, administrators, staff or agents of the district harmless and defend them from any financial loss, including reasonable attorneys' fees, arising out of any act or failure to act, provided that at the time of the act or omission complained of the individual so indemnified was acting within the scope of his/her responsibilities or employment and in compliance with the policies and procedures of the district.

The district shall provide its staff with insurance protection while they are engaged in the maintenance of order and discipline and in the protection of students, other staff and property. Such insurance protection must include liability insurance covering injury to persons and property and insurance protecting staff from loss or damage of their personal property incurred while so engaged.

A member of the board of directors or the superintendent is immune from civil liability for damages for any discretionary decision or failure to make a discretionary decision within his or her official capacity, but liability shall remain on the district for the tortious conduct of the board members and superintendent. The superintendent shall obtain errors and omissions insurance in the amounts deemed necessary by the board.

Property Damage

The district shall maintain a comprehensive insurance program that shall provide adequate coverage, as determined by the board, 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.

Staff eligible under the terms of the unemployment compensation pool agreement with the educational service district shall be provided with the unemployment benefits to which they are entitled. The district shall maintain the records required by the state employment security department and retain them for not less than four years.

Workers' Compensation

Workers' compensation is an insurance program that covers job-related injuries and occupational diseases. School staff members are covered by a self-insured program which has been approved by the Washington State Department of Labor and Industries. The staff member is protected in two ways:

1. Medical costs resulting from job injuries are paid
2. Injured employees are paid a partial wage while off work because of a job injury or illness due to on-the-job causes.

When a staff member is injured on the job with a time loss, the district will grant full sick leave for the first three (3) days provided the staff member has accumulated sick leave to cover the absence. For each day covered by workers' compensation the employee may use accumulated sick leave to make up the difference between the workers' compensation payments and the employee's regular salary. In such instances, total pay shall not exceed the staff member's regular pay.

Medical Insurance

Medical plans are offered in the district on a payroll deduction plan. Staff may select from among those plans that are made available by the district's approval. The district shall make a contribution toward approved insurance premiums for each staff member each month in an amount that is determined each year.

When a staff member is on leave and the staff member's accumulated paid leave has been exhausted, the district shall notify the staff member that the medical insurance benefits are exhausted and the premium is due. The district shall accept the premium from the staff member and remit it to the carrier each month during the term of an approved leave of absence.

In compliance with COBRA (Consolidated Omnibus Budget Reconciliation Act), the district will offer continuing health care coverage on a self-pay basis to staff members and their dependents following termination (for reasons other than gross misconduct), a reduction in hours, retirement, death, or loss of coverage eligibility to the dependent. These health benefits will be identical to the coverage offered to full-time staff members. For terminated or reduced-hour staff members, the coverage may last up to 18 months or until they become eligible for other health insurance, whichever is earlier. In the event of the staff member's retirement, divorce, separation or death, or loss of dependent eligibility the coverage may last up to 36 months for the staff member and/or qualified beneficiary. The full policy premium will be paid by the staff member or the beneficiary to the district.

Cross Reference	Board Policy	2151 5321 6535 6500	Interscholastic Activities Sick Leave Student Insurance Risk Management
Legal References	28A.320.060 28A.320.100		Officers, employees or agents of school districts or educational service district's insurance to protect and hold personally harmless Actions against officers, employees or agents school districts--Defense, costs, fees-- Payment of obligation

28A.335.010	School buildings, maintenance, furnishing and insuring
28A.400.350	Liability, life, health, healthcare, accident, disability and salary insurance authorized— Premiums
28A.400.370	Mandatory insurance protection for employees
4.24.470	Liability of officials and members of governing body of public agency
4.96.010	Tortious conduct of political sub-division-- Liability for damages
41.50.160	Restoration of withdrawn contributions by annual installment
50.20.050	Disqualification for leaving work voluntarily without good cause
50.44.030(3)	Insurance pools
50.44.050	Benefits payable, terms and conditions
WAC 296-15	Workman's compensation self-insurance
29 U.S.C. A §§	Consolidated Omnibus Budget
1161-1168	Reconciliation Act

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