

POLICY

No. 3030

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INSURANCE

The Board shall maintain a program of insurance which meets legal mandates, as well as coverage in addition of that required by law. The insurance program shall include, but not be limited to, the following:

A. LIABILITY

1. The Board shall provide such liability insurance as may be required for reasonable protection in the event of accidental injury to pupils and, more particularly, the event of suits arising from such injury.
2. The Board shall provide insurance as may be required to meet the law which mandates that employees be "saved harmless" from loss resulting from legal actions that originated from omissions or commissions by employees in the performance of their duties.
3. The Board shall provide such insurance as may be required to protect themselves individually and collectively from loss resulting from legal actions arising out of omissions or commissions in the performance of their duties.
4. The limits of such coverage shall be reviewed periodically and modified by the Board if such action is deemed advisable.

B. FIRE INSURANCE

The Board shall provide fire insurance sufficient to permit all BOCES-owned buildings and all BOCES-owned equipment wherein housed to be replaced should fire destroy or damage same.

Adopted: March 26, 1975

Ratified: April 21, 1975

Amended: May 16, 1983

C. FLOATER POLICY

The Board shall provide insurance for such portable equipment that might be subject to theft or other loss in transit.

D. WORKERS COMPENSATION INSURANCE

In providing this insurance as mandated in the law, the Board shall seek such cost savings as may be available through the Workers Compensation Safety Group, or other similar cooperative venture.

The Board may employ an independent insurance consultant to advise them on matters of insurance.