

## Administrative Procedure 530

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### INSURANCE MANAGEMENT

#### Background

In order to ensure that the requirements of legislation are met and the Division's interests are protected, the Division shall provide for continuous insurance coverage in accordance with these procedures.

#### Procedures

1. The Superintendent authorizes the Secretary-Treasurer to ensure adequate insurance exists for the Division.
2. The Division shall provide insurance coverage for the following:
  - 2.1. Property (Reciprocal and Excess),
  - 2.2. Comprehensive General Liability,
  - 2.3. Bond and Crime Policy,
  - 2.4. Non-Owned Automobile Liability
  - 2.5. Automobile Policy,
  - 2.6. Contractor Bus Operators Liability (if requested),
  - 2.7. Standard Garage Auto Policy,
  - 2.8. Blanket Student Accident,
  - 2.9. Kindergarten, Playschools and Associate Groups,
  - 2.10. Accident, Death and Dismemberment Liability,
  - 2.11. Boiler and Machinery Breakdown Policy,
  - 2.12. Course of construction and wrap up (project based);
  - 2.13. Environmental Impairment Liability,
  - 2.14. Trustee and Non Trustee,
  - 2.15. Volunteer Accident Policy,
  - 2.16. Facility User Group Policy, and
  - 2.17. Cyber Risk Liability.

3. Comprehensive General Liability Insurance should include but not limited to:
  - 3.1. Bodily Injury/Property Damage,
  - 3.2. Personal Injury and Advertising Liability,
  - 3.3. Incidental Medical Malpractice, and
  - 3.4. Educational Errors and Omissions Liability.
4. Building insurance shall be secured to provide coverage at full replacement cost.
5. Contents insurance shall be secured to provide coverage at full replacement cost.
6. Claims made under the building and contents section of the insurance policy resulting from accidents, vandalism or theft shall be made by the Secretary-Treasurer upon receipt of the required information from the Principal or department head.
7. Travel accident insurance shall be obtained to cover staff members and trustees while traveling on Division business and students while travelling on school sanctioned activities.
8. On an annual basis, the Secretary-Treasurer shall review insurance coverage and make such arrangements for insurance coverage as it deems necessary.
9. The Secretary-Treasurer shall make available to staff members and others, as required, information describing the Division's insurance coverage.

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| Reference: Education Act 68, 96, 192, 222 |  |
|   | Date Approved: April 1, 2021   |
|   | Reviewed or Revised: Executive: April, 2021  |

References shall be updated as required and do not require additional approval.