

## INSURANCE MANAGEMENT -- PROPERTY

- I. Purpose:  
To establish types of, and procedures for purchasing insurance and for filing claims.
  
- II. Definitions:
  - A. Comprehensive Building and Personal Property - An insurance policy that provides protection for all School Board owned structures, facilities and personal property against the direct physical loss or damage from an insured peril within the property insurance contract.
  - B. Crime - A blanket fidelity employee dishonesty bond that provides protection for the School Board against any loss by the fraudulent action of employees.
  - C. Public Employer Dishonesty Bond - A surety bond issued on the School Board Clerk, Deputy Clerk and Superintendent, as required by the Code of Virginia, to protect the Board against any loss by fraudulent action by these employees.
  - D. General Liability - Protection against bodily injury and/or property damage that occurs on any School Board owned property arising out of the negligence of the School Board or any employee.
  - E. School Board Legal Liability - Protection against legal claims for wrongful acts by Board members and/or employees.
  - F. Automobile and Bus Fleet - Protection against loss sustained by the vehicles owned/leased by Staunton City Schools arising out of the School Board or employees' negligence in the operation, maintenance, loading and unloading of any vehicle.
  - G. Umbrella Liability - Increases the limits of liability coverage to a specified amount above and over, on a following form, for Commercial General Liability, Auto and Bus Fleet, Garage Liability, School Board Wrongful Acts and, if possible, Employers Liability within the Workers' Compensation coverage.
  - H. Workers' Compensation and Employers Liability - Protection for employees of Staunton City Schools against bodily injury (including injury resulting in death) which arises out of and in the course of employment by the School Board as directed by the Statutory Laws of the Commonwealth of Virginia.
  
- III. Procedures for Purchasing Insurance
  - A. The following types of insurance will be purchased:
    - 1. Building and Personal Property - Shall be sufficient to provide coverage for 90% of the replacement value of all insured property.
    - 2. Crime - Minimum coverage shall be \$250,000
    - 3. Public Employer Dishonesty Bond - Minimum coverage shall be \$10,000 each on the School Board Clerk, Deputy Clerk and Superintendent.
    - 4. Third-Party Liability - Commercial General & School Board Legal - Shall provide medical expense coverage at \$10,000, fire damage for real property rented or leased at \$300,000 with an aggregate limit of \$3,000,000, and \$1,000,000 coverage on each occurrence and employee benefits coverage of \$1,000,000.
    - 5. Business and Automobile - Liability coverage at \$1,000,000 with an additional \$5,000,000 umbrella coverage, \$1,000,000 uninsured motorist coverage and a \$5,000 medical payment. Deductible shall be \$250/\$250 collision for maintenance trucks and fleet automobiles and \$250/\$1,000 collision for buses as listed on the vehicle schedule.

6. Umbrella - Increase limits an additional \$5,000,000.
7. Workers' Compensation
  - specific excess limits – Statutory
  - aggregate excess limits - limits of aggregate excess loss fund
  - bodily injury by accident - \$1,000,000 each accident
  - bodily injury by disease - \$1,000,000 each employee
  - bodily injury by disease - \$500,000 policy limit.

- B. The Director of Finance will work with the School Board to:
1. Establish guidelines for insurance.
  2. Prepare, advertise, and accept RFP's for insurance on a three year cycle.
  3. Evaluate coverage and service in the spring of each year to determine whether to renew with same company or submit new RFP.

IV. Procedure for Filing a Claim

**In the event of an emergency take whatever action is required to provide all appropriate medical assistance that may be necessary to stabilize the situation.**

- A. The principal will:

ON PROPERTY CLAIMS:

1. Report all property damages to the Maintenance Department on a standard Work Order Form.

ON LIABILITY AND/OR PERSONAL INJURY:

2. Report any incident that results in bodily injury to staff, students, or general public, requiring immediate medical attention on the standard Student Accident Form. Also report any incident that **may** require medical attention in the future, on the standard Student Accident Form (copy attached). A copy of these completed forms shall be kept at the School Building Principal's office, and a copy sent to the Director of Finance at the School Board Office.

ON WORKERS' COMPENSATION

3. Remind staff periodically to report any incident that results in **or may result** in an injury that would be work related.
4. As soon as medically possible, have an employee fill out a First Report of Accident form. Contact the Central Office by phone with as much information as soon as possible
5. Send the First Report of Accident form, completed as much as possible by the employee and the school administration, to the Central office via fax or next day interoffice mail.

ON VEHICLE ACCIDENT ON THE SCHOOL SITE:

6. Protect the scene of the accident from further accidents.
7. If anyone is injured call for medical assistance.
8. Contact the police.
9. Get the name, address, phone numbers of all persons involved.
10. Obtain the name of the insurance carrier of the vehicles involved and a complete vehicle identification including the vehicle identification number, make, model, and color.

11. Report the accident to Coordinator of Transportation or the Director of Operations as soon as possible.
12. Complete the Driver's Report of Accident form and forward a copy to the Director of Finance as soon as possible.

B. The Director of Operations will:

ON PROPERTY CLAIMS:

1. Determine if the report for property damage from a school needs to be reported to the School Board's insurance carrier.
2. If appropriate, the damage shall be reported to the Director of Finance, on a timely basis, with sufficient information to file an insurance claim.

ON LIABILITY AND/OR PERSONAL INJURY:

3. Report any incident that results in bodily injury to staff, students, or general public, requiring immediate medical attention on the standard Student Accident Form. Also report any incident that **may** require medical attention in the future, on the standard Student Accident Form. A copy of these completed forms shall be kept at the Director of Operations office, and a copy sent to the Director of Finance at the School Board Office.

ON WORKERS' COMPENSATION

4. Remind staff periodically to report any incident that results in **or may result** in an injury that would be work related.
5. As soon as medically possible, have an employee fill out a First Report of Accident form. Contact the Central Office by phone with as much information as soon as possible
6. Send the First Report of Accident form, completed as much as possible by the employee and the school administration, to the Central office via FAX or next day school division courier.

ON VEHICLE ACCIDENT:

7. Protect the scene of the accident from further accidents.
8. If anyone is injured call for medical assistance.
9. Contact the police.
10. Get the name, address, phone numbers of all persons involved.
11. Obtain the name of the insurance carrier of the vehicles involved and a complete vehicle identification including the vehicle identification number, make, model, and color.
12. Complete the Driver's Report of Accident form and forward a copy to the Director of Finance as soon as possible.

C. The Director of Finance will:

ON PROPERTY CLAIMS:

1. Submit all appropriate claims for property damage to the School Board's insurance carrier.
2. Monitor the processing of the claim by the insurance company, providing status reports to the Superintendent as appropriate.

ON LIABILITY AND/OR PERSONAL INJURY:

3. File all claims that result in bodily injury and are obviously reportable claims to the School Board's insurance carrier.
4. Maintain a file of all claims that are reported but not filed with the insurance carrier, for future reference.

ON WORKERS' COMPENSATION

5. Remind staff periodically to report any incident that results in **or may result** in an injury that would be work related.
6. Upon receipt of a claim, the First Report of Accident form is completed at the Central Office, a copy made and filed, the original mailed to Workmen's Comp. Insurance Company. If the employee requires medical care and/or will not be returning to work on the next scheduled shift, a completed copy of Quick-FAX shall be faxed to the insurance company. The insurance company will send a confirmation in return mail which is to be attached to the original accident report.

ON VEHICLE ACCIDENT:

7. Upon receipt of a report of a vehicle accident, coordinate the reporting process with the Director of Operations and/or the Transportation Coordinator.
8. File a completed Driver's Report of Accident form for future reference.

D. A Student Injury:

1. Will be reported to the closest adult
2. The adult will help the student report to the principal.
3. The principal will follow the guidelines listed "A" above.

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