

AP 5310: Liability Insurance

Background

In order to ensure that the requirements of legislation are met and the District's interests are protected, the District shall participate in the Schools Protection Program (SPP).

Procedures

1. The Secretary-Treasurer shall obtain insurance coverage for the following:
 - 1.1. Buildings;
 - 1.2. Contents;
 - 1.3. Liability - for trustees, staff members, student teachers, other practicum students, interns and volunteers while performing duties authorized by the District;
 - 1.4. Criminal acts;
 - 1.5. Automobile fleet;
 - 1.6. Travel accidents;
 - 1.7. Boilers and other machinery;
 - 1.8. Errors and omissions; and,
 - 1.9. All phases of construction, including wrap-up.
2. Building and contents insurance shall be secured to provide coverage on a repair or replacement-cost basis. Claims made under the building and contents section of the insurance policy that are result of accidents, vandalism or theft shall be made by the Secretary-Treasurer upon receipt of the required information from the principal or the Director of Facilities. Depending on the circumstances, the district may pay the insurance deductible on a claim.
3. International travel insurance shall be obtained to cover staff members while travelling on District business approved by the Superintendent. Refer to the International Education Program Manual.
4. When required, the Secretary-Treasurer shall review its insurance coverage and make such arrangements for insurance coverage as it deems necessary.
5. Injury/accident at site or during sanctioned extracurricular activities.

- 5.1. Injuries to students or third parties are to be reported on the Schools Protection Program incident report form and forwarded to the SPP office and to the Secretary-Treasurer's office. The user ID and password for accessing the incident report form are available from the Secretary-Treasurer.
- 5.2. Injuries to employees are generally a WorkSafeBC claim but the employee may also need to report the injury using the SPP District Incident Reporting Form.