

## INSURANCE MANAGEMENT

### Liability Insurance

All employees shall be covered insureds under the Board's liability insurance policy for acts taken in the course and scope of employment. The premiums for such liability insurance shall be paid by the Board.

### Comprehensive Insurance

All school property and equipment shall be adequately insured against loss by fire as part of a comprehensive insurance program as approved by the Board.

### Fidelity Bonding

The Board shall purchase and maintain those surety bonds which are necessary to protect the Board and/or which are required by law. The Board annually shall budget and shall pay the premiums for these bonds.

### Workers Compensation Insurance

The Board shall maintain coverage for all employees. The premiums for such workers compensation insurance shall be paid by the Board.

### Student Accident Insurance

Through each local school, the School Board makes available student accident and dental accident insurance programs covering accidents occurring while students are under the jurisdiction of the school. Participation in these programs by students and parents is voluntary, and they shall pay the premiums.

The annual selection of a company to provide this insurance shall be based on the criteria of cost, service and other specifications that the staff judges important. The amount of time spent by the staff for these programs shall be kept to a minimum.

Adopted: July 1, 1993  
Amended: September 14, 2017  
Reviewed: October 14, 2004; January 27, 2011

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Legal Refs.: Code of Virginia, 1950, as amended, §§ 22.1-78, 22.1-79, 22.1-88-89, 22.1-122.