

BUSINESS SERVICES

INSURANCE COVERAGE

TYPES OF INSURANCE AUTHORIZED

- A. Fire, Extended Coverage, Vandalism, and Malicious Mischief and Replacement Cost Coverage

The district shall carry fire, extended coverage, vandalism, and malicious mischief and replacement cost insurance in such amounts as from time to time shall be authorized by the Board of Education.

- B. Comprehensive General Liability, Including Automobile

The district shall carry bodily injury and property damage liability insurance covering the liability of the district, the Board of Education members, officers, and employees of the district when acting within the scope of their employment.

- C. Fidelity Bond

The district shall purchase a blanket fidelity bond protecting the district and student bodies against loss occasioned by fraud or dishonesty on the part of officials and employees.

- D. Compensation

Compensation insurance shall be carried by the district and student bodies to cover all employees of the school district in accordance with the provisions of the Workmen's Compensation Insurance and Safety Act. The district will self-insure for workers' compensation.

- E. Theft Insurance

The district shall secure broad form monies and securities type of coverage on all monies and securities handled by school district employees.

- F. All Risk

The district shall provide scheduled property floater type of coverage on musical instruments owned by the district.

G. Boiler and Machinery Inspection Service and Property Damage

The district shall secure boiler and machinery property damage insurance (including regular inspection service) on steel and cast iron boilers and such other pressure vessels and property as may be provided for by specific authorization of the Board of Education.

H. Other Insurance as Specifically Authorized by the Board of Education

Other insurance may be specifically authorized by the Board of Education to make such changes as it sees fit from time to time.

Legal References: Education Codes 35208, 39601, 39602, 41021

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