

INSURANCE PROGRAM

All district owned property, real and personal, will be insured to cover losses from natural causes, fire, vandalism and such other casualties, with the exception of vandalism coverage on glass and on any other property, real or personal, in which there remains no intrinsic value as determined by the school board. Such insurance shall be written in amounts not less than that needed to comply with the 80% coinsurance clause in the standard fire insurance policy. Such insurance shall also cover the theft of school district monies.

Liability Other Than Vehicles

1. The school district shall carry public liability insurance as provided by state statutes.
2. To the extent permitted by law, the board may insure all employees against any legal action arising out of the performance of any authorized duties of said employees; however, if any such policy is purchased for either the board or any other employees, the Tort Claims Act requires that such insurance cover all employees.