

## Operational Services

### Insurance Management

The Superintendent shall annually recommend an insurance program which provides the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include:

1. Liability coverage to insure against any loss or liability of the School District, School Board members, employees, volunteer personnel authorized in 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b, mentors of certified staff members authorized in 105 ILCS 5/21A-5, 105 ILCS 5/2-3.53a, and 2-3.53b and student teachers by reason of civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed during the scope of employment or under the direction of the School Board or related to any mentoring services provided to the District's certified staff members.
2. Catastrophic accident insurance at the mandated benefit level for student athletes in grades 9 through 12 who sustain an accidental injury while participating in school-sponsored or school-supervised interscholastic athletic events sanctioned by the Ill. High School Association that results in medical expenses in excess of \$50,000.
3. Comprehensive property insurance covering a broad range of causes of loss involving building and personal property. The coverage amount shall normally be for the replacement cost or the insurable value.
4. Workers' Compensation to protect the individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employment-related situation.
5. Employee insurance programs: Please refer to the current collective bargaining agreement where applicable.
6. Other insurance as deemed appropriate by the Board of Education.

Upon being advised of a potential loss, receipt of a claim or action against the School District, School Board members, or employees acting within the scope of employment, the Superintendent shall promptly notify the appropriate insurance provider(s) of such claim or action.

LEGAL REF.: Consolidated Omnibus Budget Reconciliation Act, Pub.L. 99-272, §10001, 100 Stat. 222, 4980B(f) of the I.R.S. Code, 42 U.S.C. § 300bb-1 et seq.  
105 ILCS 5/10-20.20, 5/10-22.3,  
5/10-22.3a, 5/10-22.3b, 5/10-22.3f, 5/10-22.34, 5/10-22.34a, 5/10-22.34b, and 5/22-15.  
215 ILCS 5/1, Ill. Insurance Code.  
750 ILCS 75/, Ill. Religious Freedom Protection and Civil Union Act.  
820 ILCS 305/1.

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