



AP 518 – INSURANCE

BACKGROUND

In order to ensure that the requirements of legislation are met and the Division's interests are protected, the Division shall provide continuous insurance coverage in accordance with these procedures.

PROCEDURES

1. The Chief Financial Officer is authorized to secure the services of an insurance broker for the purpose of obtaining adequate insurance for the Saskatoon School Division No. 13.
2. The Division shall provide insurance coverage for the following:
 - 2.1. Buildings,
 - 2.2. Contents,
 - 2.3. Liability - for individual Board Trustees, employees, student teachers and interns, and volunteers; all the foregoing while performing duties authorized by the Board,
 - 2.4. Crime,
 - 2.5. Automobile fleet,
 - 2.6. Travel accident,
 - 2.7. Student accident,
 - 2.8. Boiler and machinery,
 - 2.9. Errors and omissions,
 - 2.10. Sexual molestation and abuse,
 - 2.11. Course of construction and wrap up, and
 - 2.12. Air quality (fungus) liability
3. Building insurance shall be secured to provide coverage at full replacement cost.
4. Contents insurance shall be obtained on an actual cash value basis.
 - 4.1. Claims made under the building and contents section of the insurance policy resulting from accidents, vandalism or theft shall be made by the Financial Analyst upon receipt of the required information from the school Principal or Budget Manager.
5. Travel accident insurance shall be obtained to cover employees and Board members while traveling on Division business.
6. Student accident insurance shall be compulsory.
 - 6.1. The Financial Analyst/Transportation Manager shall, on an annual basis, distribute to the school Principals information regarding the Student Accident Insurance Policy for the following year.



- 6.2. School Principals shall make the student accident insurance information available to students and families and shall make appropriate arrangements for the enrolment of students and collection or payment of related premiums.
- 6.3. When a student is injured, the Principal shall inform the student or parent of possible insurance coverage. Claims made under the Student Accident Insurance Policy shall be completed using the appropriate claim form.
7. A student or group of students traveling to a country outside of Canada as part of a school-sponsored activity or trip shall obtain adequate insurance before approval for the trip or activity is given; the Principal shall manage such insurance.
8. On an annual basis, the Division shall review its insurance coverage and make such arrangements for insurance coverage, as it deems necessary.
9. The Chief Financial Officer shall make available to employees and others as required information describing the Division's insurance coverage.
10. Coverage shall be provided to compensate employees whose vehicles are vandalized during their time at work on school property or on school related business. The maximum reimbursement shall be \$200, which will expire six months following the incident. Application shall be made by the employee on the vehicle vandalism form.

Reference: Section 85(bb)(cc), Education Act
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