

## **INSURANCE**

### **Background**

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

### **Procedures**

1. The Chief Financial Officer will obtain adequate insurance for the Division.
2. The Division will purchase insurance coverage for the following:
  - 2.1 Buildings
  - 2.2 Contents
  - 2.3 Liability - for individual Board members, staff members, student teachers and interns, and volunteers; all the foregoing while performing authorized duties
  - 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
  - 2.12 Employee bonds
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 Chief Financial Officer upon receipt of the required information from the principal or department head.
5. Travel accident insurance shall be obtained to cover staff members and Board members while traveling on Division business.

6. Student accident insurance shall be compulsory. This insurance coverage is applicable while in attendance at school or/and school-sponsored activities.
  - 6.1 The Chief Financial Officer shall, on an annual basis, distribute to principals information regarding the student accident insurance policy for the following year.
  - 6.2 Principals shall make the student accident insurance information available to students and families (see [www.gssd.ca](http://www.gssd.ca) website Parent Information).
  - 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 (see Form 165-6).
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; such insurance shall be managed by the principal or designate.
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 will make available to staff members and others as required information describing the Division's insurance coverage.

Reference: Section 85, 87, 109, 110, Education Act

Forms Manual: Form 165-6

Website Parent Information:

IAP Kids Plus Claims Information Sheet

Student Accident Claims Process

IAP Kids Plus Accident Insurance Standard Claim Form

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