

Insurance

All insurance programs of the district will be managed as part of the district's risk management program.

A. Liability Insurance

The district will maintain sufficient liability insurance to protect it against claims for the negligent or wrongful acts of its staff or agents. The amount and terms of such insurance protection will be reviewed annually as part of the district's risk management program.

The board will hold individual board members, administrators, staff or agents of the district harmless and defend them from any financial loss, including reasonable attorneys' fees, arising out of any act or failure to act, provided that at the time of the act or omission complained of, the individual so indemnified was acting within the scope of his/her responsibilities or employment and in compliance with the policies and procedures of the district.

The district will provide its staff with insurance protection while they are engaged in the maintenance of order and discipline and in the protection of students, other staff and property. Such insurance protection must include liability insurance covering injury to persons and property and insurance protecting staff from loss or damage of their personal property incurred while so engaged.

A member of the board of directors or the superintendent is immune from civil liability for damages for any discretionary decision or failure to make a discretionary decision within his or her official capacity, but liability will remain on the district for the tortious conduct of the board members and superintendent. The superintendent will ensure errors and omissions insurance, are a part of the school district's insurance policy

B. Property Damage Insurance

The district will maintain a comprehensive insurance program which will provide adequate coverage, as determined by the board, in the event of loss or damage to school buildings and/or equipment, including motor vehicles.

C. Staff Insurance

The district will develop and maintain an effective program of insurance for its staff. Such programs may include, but are not limited to, unemployment compensation, industrial accident and/or injury insurance, liability and medical insurance.

The district may make available liability, life, health, health care, accident, disability or salary protection insurance or any one of or a combination of these types of insurance and may contribute all or part of the cost of such insurance.

D. Unemployment Insurance

The district will participate in the program lawfully available for fulfilling its unemployment insurance obligation that is most financially and administratively efficient. Staff eligible will be provided with the unemployment benefits to which they are entitled. The district will maintain the records required by the state employment security department and retain them for not less than four years.

E. Medical Insurance

Medical plans are offered in the district on a payroll deduction plan. Staff may select from among those plans which are made available by the district's approval. The district will make a contribution toward approved insurance premiums for each full-time staff member each month in an amount which is determined each year. The district may provide prorated contributions toward premiums for less than full-time staff. In the event of any fully-funded legislative changes for payment of insurance premiums, such funds will be provided automatically as additional contributions.

When a staff member is on leave and the staff member's accumulated paid leave has been exhausted, the district will notify the staff member that the medical insurance benefits are exhausted and the premium is due. The district will accept the premium from the staff member and remit it to the carrier each month during the term of an approved leave of absence.

In compliance with COBRA (Consolidated Omnibus Budget Reconciliation Act), the district will offer continuing health care coverage on a self-pay basis to staff members and their dependents following termination (for reasons other than gross misconduct), a reduction in hours, retirement, death, or loss of coverage eligibility to the dependent. These health benefits will be identical to the coverages offered to full-time staff members. For terminated or reduced-hour staff members, the coverage may last up to 18 months or until they become eligible for other health insurance, whichever is earlier. In the event of the staff member's retirement, divorce, separation or death, or loss of dependent eligibility the coverage may last up to 36 months for the staff member and/or qualified beneficiary. The full policy premium plus a 2% administration fee will be paid by the staff member or the beneficiary to the district.

Cross References:

- 6540 - School District's Responsibility for Privately-Owned Property
- 6535 - Student Insurance
- 6500 - Risk Management
- 5401 - Sick Leave
- 2151 - Interscholastic Activities

Legal References:

RCW 4.24.470 Liability of officials and members of governing body of public agency — Definitions

RCW 4.96.010 Tortious conduct of local government entities — Liability for damages

RCW 28A.320.060 Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless

RCW 28A.320.100 Actions against officers, employees or agents of school districts and educational service districts — Defense, costs, fees — Payment of obligation

RCW 28A.335.010 School buildings, maintenance, furnishing and insuring

RCW 28A.400.350 Liability, life, health, health care, accident, disability and salary insurance authorized — when required — Premiums

RCW 28A.400.370 Mandatory insurance protection for employees

RCW 41.50.160 Restoration of withdrawn contributions

RCW 50.20.050 Disqualification for leaving work voluntarily without good cause

RCW 50.44.030(3) Political subdivisions, instrumentalities of this state and other state

RCW 50.44.050 Benefits payable, terms and conditions — “Academic year” defined

RCW 51.32.090 Temporary total disability — Partial restoration of earning power — Return to available work — When employer continues wages — Limitations

29 U.S.C. 1161-1168 Consolidated Omnibus Budget Reconciliation Act

Chapter 296-15 WAC Worker's compensation self-insurance rules and regulations

Management Resources: 2010 - June Issue

Adoption Date: October 8, 2015