

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 and listed individuals against civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits. This includes defense costs, when damages are sought for negligent or wrongful acts allegedly committed in the scope of employment or under the Board's direction.

The liability coverage also includes the following authorized mentoring services that are provided to be in compliance with the school code.

- 105 ILCS 5/10-22.34, 5/10-22.34a. and 5/10-22.34b; (District's certified staff members; School Board members; employees; volunteer personnel)
 - 105 ILCS 5/21A-5 et seq. (Mentors of certified staff members) (new teacher)
 - 105 ILCS 5/2-3.53 (new principal)
 - 105 ILCS 2-3.53b (new superintendents); and (student teachers)
2. 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.
 3. 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 employee-related situation.

LEGAL REF.: Consolidated Omnibus Budget Reconciliation Act, P. L. 99-272, § 1001, 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, and 5/10-22.34b.

215 ILCS 5/.

820 ILCS 305/.

Adopted by the Board of Education October 2001

Revised and Adopted: February 2010