

Insurance

The District carries general liability insurance which provides for payment of all sums for which teachers or other employees shall become legally obligated to pay as damages because of bodily injury, sickness or disease, including death at any time resulting therefrom sustained by any person caused by accident and arising out of the employee's occupational duties, excluding corporal punishment.

The general liability insurance provides further for payment of all sums for which teachers or other employees shall become legally obligated to pay as damages because of injury to or destruction of property including the loss or use thereof, caused by accident and arising out of the employee's performance of their duties.

Concurrent with the general liability insurance is also a legal liability Policy protecting all of the employees of the District whether individually or collectively wherein they would be legally obligated to pay, because of a wrongful act occurring during the Policy period. A wrongful act would mean any of the following: An actual or alleged error(s), misstatement or misleading statement(s), act or omission of neglect or breach of duty by the insured individually or again collectively while in discharge of their normal District duties.

Reporting of Claims

Any employee that might be involved in any of the above liability claims shall immediately report all of the information to the principal of the school giving names of those involved and a detailed description of the accident.

Insurance (Privately Owned Vehicles)

The District carries non-ownership insurance coverage on all vehicles used by employees and/or volunteers while serving the school system, to protect it against claims arising out of the operation of employee's and/or volunteers' cars on school business. This does not protect the individual and does not relieve them of the necessity for carrying their own insurance.

Certificate of Insurance

Before a staff member and/or volunteer transports students on school business in their own car or another private motor vehicle, it is the responsibility of the building principal or supervising administrator to have the staff member and/or volunteer present a "Certificate of Insurance" from their insurance company or agent specifying the following limits of liability:

Bodily Injury Liability for Each Person	-	\$100,000.00
Bodily Injury Liability for Each Accident	-	\$300,000.00

Property Damage Liability for Each Accident	-	\$ 10,000.00
Or Combined Single Limit of Liability	-	\$300,000.00

Principals and supervising administrators shall keep these "Certificates of Insurance" on file in their offices and maintain a constant check of staff members and/or volunteers who transport students to insure that they meet these minimum limits of liability. In the event a "Certificate of Insurance" is not available, a copy of the Declarations page showing the vehicle, Policy period and limits of liability is acceptable.

Reporting of Claims

All information pertaining to the vehicle they are involved with, the name of the owner, operator's license number and location of the loss shall be reported directly to their principal/director.

Insurance (Privately Owned Musical Instruments)

The District carries insurance on student/instructor-owned musical instruments which are used for band and orchestra activity, when such instruments are not insured by the owners. It shall be the responsibility of the principal/director of each building to:

1. Determine which instruments require school district coverage. This should be done by means of form #75 C-1, requiring the signature of the owner, which is then filed in the school office.
2. Report the name of the student, the kind of instruction which is to be insured, serial number, and its value to the Business Manager, no later than October 15 of each school year.

Reporting of Claims

Any loss shall be reported to the principal/director immediately using the report of loss or damage section of the AV/Musical Instrument Insurance Report Form #75 C-1 (see attached sample) making six (6) copies. Original and two (2) copies are to be forwarded to the Business Manager, one copy to the police department for loss only, one copy to the principal/director and one copy for the instructor's file. Before a claim is submitted, to the Business Manager, there shall be a written firm estimate from a responsible vendor for the cost of repair or replacement of the item lost or damaged. Attach the estimate to the claim.

Insurance (Fine Arts)

Fine arts insurance coverage is extended to the employees to include coverage for exhibitions of paintings and art objects. The value should not exceed a limit of \$2500.00 per any one item, and \$15,000.00 for any one exhibit. An employee desiring the scheduling of such exhibitions shall complete any requested forms from the insurance carrier of record in quadruplicate. One copy of the form shall be retained in the

principal's office for the school file. Forward the accounting and business copies to the Business Manager.

Reporting of Claims

All details surrounding the loss shall be reported to the building principal, in writing, as soon as available to the responsible person. The principal shall forward copies of all loss report forms to the Superintendent, the Business Manager and the local police department.

Insurance (Audio-Visual Aids)

All district-owned audio-visual aids equipment shall be protected on an all-risk basis, as per schedule that is on file with the insurance company and broker of record.

The principal/director shall inventory all equipment and shall maintain the school copy as a record of perpetual inventory. A complete and current inventory shall be filed in alphabetical order according to item description.

Employee-owned audio-visual aids, while in the school district buildings, shall have protection to the maximum amount of insurance on any one item not to exceed \$2,500.00. The total amount of insurance at any one time, shall not exceed \$10,000.00. If there is other collective (homeowners) insurance involved in the event of a loss, this District insurance shall apply as excess only.

The employee-owned audio-visual aid shall be reported to the principal/director on the appropriate forms required by the insurance carrier of record. Audio-visual aid coverage is only in force when the audio-visual aid form has been completed.

Reporting of Claims

Any loss shall be reported to the principal/director immediately using the appropriate process and forms required by the insurance carrier of record. Before a claim is submitted to the Insurance Company the business office shall secure three (3) estimates from responsible vendors for the cost of replacement or repair of the item(s), and attach the estimates to the claim.

Insurance (Band Instruments and Equipment)

All band instruments and uniforms for the Conestoga High School marching band, the T/E Middle School and Valley Forge Middle School marching bands, including the flags and cheerleading equipment, shall be protected on an all-risk basis, as per schedule that is on file with the insurance company and broker of record.

1. The principal/director shall inventory band instruments, uniforms, flags and other miscellaneous equipment and shall maintain their school copy as a record of perpetual inventory. This inventory shall remain current and be filed in alphabetical order according to item description.

Reporting of Claims

Any loss shall be reported to the principal/director immediately using any appropriate process and forms required by the insurance carrier of record. Attached to the claim when submitted to the insurance company will be estimates (secured by the business office) from three (3) responsible vendors for the cost of replacement or repair of the item(s).

Insurance (Tredyffrin/Easttown School District Volunteer Personnel)

The District carries an accidental medical and death and dismemberment insurance Policy which covers all volunteer personnel not covered by Workers' Compensation. The coverage in force would be \$15,000.00 Accidental Death and \$5,000.00 for Accidental Medical with no deductible. Accidental Dismemberment coverage amount vary. The coverage is effective during the school term.

Reporting of Claims

In the event of injury to the volunteer, the employee who has the volunteer personnel assigned to them shall immediately report all information to their principal/director.

Insurance (Student Accident)

The District makes available to all students accident insurance coverage protecting them while traveling to and from school and in the activities which they participate. The basic program gives School-Time Coverage. Full-time 24 hour coverage and Extended Dental Coverage are also available. This is a voluntary program wherein the decision to purchase such coverage is entirely up to the parent or guardian of the student.

Reporting of Claims

Claim report forms may be obtained at the principal's office and shall be completed by the school and parent of the student. The form must be signed by all parties before it can be processed.

Insurance (General Provision)

It shall be noted by all employees that this Regulation is primarily a brief résumé of the insurance available for purchase by employees and students, and in no way is to be considered a definition of actual coverage in force.

Insurance Coverage Review and Policy Award Process

The Business Office shall engage an independent insurance consultant to review the insurance program at least once every three years. The insurance consultant shall examine District policies for efficiency and adequacy of insurance coverage and price. When deemed appropriate by the District's senior financial officer, the insurance consultant shall prepare specifications for requests for proposal on the various insurance coverages and shall solicit and analyze insurance proposal submissions from competing brokers, including the broker of record. The insurance consultant shall make an award

recommendation that may either award all coverages to one company or award two or more companies specific coverages based on efficiency and adequacy.

Adopted: September 1973
Revised: September 1995
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**DISCLAIMER FOR TRANSPORTATION OF STUDENTS
IN PRIVATELY OWNED VEHICLES**

My signature below acknowledges receipt of a copy of Regulation 8130 regarding transportation of students in privately owned vehicles. I verify that I have a valid license to operate a motor vehicle in the Commonwealth of Pennsylvania and that I must cease transporting students if this license is suspended or revoked. I understand that my insurance coverage is primary to any coverage that the District may maintain in connection with its own non-ownership coverage of vehicles used by employees and/or volunteers all serving the school system. I accept the restrictions of Regulation 8130 and am presenting a current Certificate of Insurance required by the Regulation.

SIGNATURE

PRINT NAME