## **INSURANCE**

The Board of Education has the responsibility to maintain an adequate insurance program to protect the property of the district against fire, vandalism, theft; to protect the Board members and employees against general liability resulting from the discharge of their duties; and to offer protection against injury for all officers and employees while acting in behalf of the school district. The Board shall also authorize an insurance program of hospitalization and medical insurances for employees or other insurance programs as may be contained in negotiated agreements.

The Business Manager Official shall administer the district's insurance program. He/She shall prepare for review and approval, specifications for insurance coverage of various types so that the insurance may be competitively placed. Coverage limits will be recommended by the Superintendent to the Board. Any modification of these specifications, which may from time to time be considered necessary because of changes in the law or substantial changes in the district's liability exposure values, will be brought before the Board finance committee for discussion, for econsideration and for formulating recommended to the Board by the Superintendent.

<u>Ref</u>: Education Law §1709(8)(8-a)(8-b); 3023; 3028; 3811

General Municipal Law §6 n; 50-c and 50-e

Lynd v. Heffernan, 286 AD 597 (3d Dept. 1955)

Surdell v. City of Oswego, 91 Misc.2d 1041 (1977)

Approved: July 1, 2001