

ADMINISTRATIVE PROCEDURE NO. 513

INSURANCE AND RISK MANAGEMENT

Background

Protecting the Division through the purchase of appropriate insurance coverage is an obligation of the Division that ensures accountability and fiscal responsibility. Insurance protects the Division, where applicable, its staff and volunteers from liability.

All staff, students, volunteers, etc. are accountable for risk management which is a proactive process of injury and property damage prevention.

Procedures

1. The Superintendent delegates the Secretary-Treasurer to ensure that the Division is protected through comprehensive risk management and appropriate insurance coverage. The Secretary-Treasurer may delegate responsibility for consideration and placement of all insurance on behalf of the Division as required.
2. To ensure appropriate insurance coverage, maximize the Division purchasing power and enhance the quality of the insurance product purchased, the Division represented by the Secretary-Treasurer or designate, shall maintain a membership in the Urban Schools Insurance Consortium. Any change to this membership requires the prior approval of the Superintendent of Schools.
3. It is the responsibility of each school and department to comply with Risk Management guidelines and standards.
4. The Supervisor of Support Services, and other departments and schools, where applicable, will review tender and contract documents to verify appropriate insurance coverage or that evidence of insurance coverage is in place in a manner required with the Secretary-Treasurer or designate.
5. Insurance coverage on behalf of the Division shall be sufficient to meet current standards and issues. The following coverage shall be placed annually:
 - 5.1 General liability;
 - 5.2 Automobile;
 - 5.3 Property;
 - 5.4 Boiler and machinery;
 - 5.5 Crime insurance;
 - 5.6 Errors and omissions;
 - 5.7 Student and staff accident insurance;
 - 5.8 Bonded employees and officers; and,
 - 5.9 Others as may be required from time to time.

Reference: Section 20, 60, 61, 79, 113, 116 School Act
Risk Management Procedures

September 2018