

	<p>INSURANCE</p>	<p>Policy No. 6530</p> <p>November 3, 2021</p> <p>Page 1 of 2</p>
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It is the policy of the Seattle School Board that the district’s resources (financial, property and employees) should be adequately protected through insurance or self-insurance programs. The amount and terms of such insurance protection will be reviewed annually as part of the district's risk management program.

**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 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 from or out of the individual’s performance or failure of performance of duties as an agent for the district; provided that the Board shall not be obligated to hold harmless or defend individuals in connection with acts or omissions outside those performed as an agent of the district or in connection with an individual’s gross negligence, willful or wanton misconduct, violation of law or criminal act; provided that the individual must give the district immediate notice of any suit, claim or action brought against the individual.

The Superintendent will obtain errors and omissions insurance in the amounts deemed necessary by the Board.

**Surety Bond**

The district will purchase and pay for surety bonds for the Superintendent, and such other staff and in such amounts as the Board will from time-to-time determine to be necessary for honest performance of the staff in the conduct of the district's financial operations.

**Property Damage Insurance**

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

## **Workers' Compensation**

The Seattle School District is self-insured for the purpose of providing industrial insurance benefits to employees who sustain job-related injuries or occupational diseases. The district will ensure that its workers compensation claims are adjudicated by a claims administrator approved by Washington State Department of Labor and Industries to administer industrial insurance benefits. At least every three years, the district shall evaluate the quality, efficiency and cost-effectiveness of the various alternatives for administering claims and providing industrial insurance benefits.

Adopted: February 2012

Revised: November 2021

Cross Reference: Policy Nos. 2151; 5401; 6500; 6535; 6540, Series 5000

Related Superintendent Procedure:

Previous Policies: G60.00; G61.00; G64.00

Legal References: RCW 4.24.470 Liability of officials and members of governing body of public agency – Definitions; 4.96.010 Tortious conduct of local government entities – Liability for damages; 28A.320.060 Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless; 28A.320.100 Actions against officers, employees or agents of school districts and educational service districts – Defense, costs, fees – Payment of obligation; 28A.330.060 Superintendent's bond and oath; 28A.335.010 School buildings, maintenance, furnishing and insuring – School building security; 28A.400.350 Medical, dental, vision, liability, life, accident, disability, and salary insurance authorized – Expiration of authority for basic and optional benefits – Health savings accounts – Premiums – Noncompliance.; 28A.400.370 Mandatory insurance protection for employees; 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: