

Operational Services

Insurance Management

The Superintendent shall recommend and maintain all insurance programs that provide the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include each of the following:

1. Liability coverage to insure against any loss or liability of the School District and the 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, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed in the scope of employment or under the Board's direction or related to any mentoring services provided to the District's certified staff members; School Board members; employees; volunteer personnel authorized by 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b; mentors of certified staff members authorized in 105 ILCS 5/21A-5 et seq. (new teacher), 105 ILCS 5/2-3.53a (new principal), and 2-3.53b (new superintendents); and student teachers.
2. Catastrophic accident insurance at the mandated benefit level for student athletes in grade 9 through 12 who sustain an accidental injury while participating in school-sponsored or school-supervised interscholastic athletic events sanctioned by the Ill High School Association that results in medical expenses in excess of \$50,000
3. 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.
4. 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.

Student Insurance

The District has purchased limited school time accident insurance coverage for all Pre-K through Grade 12 students. The coverage applies if a student has a serious accident during the hours and days when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises. The coverage includes participation in interscholastic sports, including football and one-day field trips. There is limited dental coverage available as well. Because the coverage is limited, the parent or legal guardian may still have financial responsibility for any and all injuries for the child arising out of any such accident, either out of pocket or through any private medical and hospitalization insurance. The coverage is secondary to any family insurance that a parent or guardian may have. Students participating in athletics, cheerleading, or pompons must sign an Insurance Waiver (Exhibit 7:300-E2) accepting financial responsibility for any and all injuries.

LEGAL REF.: Consolidated Omnibus Budget Reconciliation Act, Pub. L. 99-272 10001,100 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, 5/10-22.34b, and 5/22-15.
215 ILCS 5/, Ill. Insurance Code.
750 ILCS 75/, Ill. Religious Freedom Protection and Civil Union Act.
820 ILCS 305/, Workers' Compensation Act.

Adopted: November 14, 1994

Last Amended: July 8, 2019

