

## 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 in 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 grades 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. The District currently opts out of IHSA's group policy, requiring proof of insurance from all participants before engagement in any school-sponsored or school-supervised interscholastic athletic events sanctioned by the Ill. High School Association.
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 individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation.

LEGAL REF.: 820 ILCS 305/, Workers' Compensation Act.  
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.  
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.

Adopted 9-16-97  
Revision 10-15-07  
Revised 02-17-10  
Revised 12-17-12  
Revised 03-17-14  
Revised 11-17-14  
Revised 11-18-19