

EIB – LIABILITY INSURANCE

SCHOOL BOARD - The School Board will purchase liability insurance, as part of a comprehensive package or separate policies to protect against such risks of loss, cost or damage to itself, its employees or its students, or other loss. Such insurance may include general liability coverage, automobile liability coverage, errors and omissions liability coverage, and other coverage as the Board may determine. Liability limits for all coverage will correspond to those limits established by law. The Board may also participate in a pooled risk management program for liability insurance and risk management.

Any accidents or occurrences, no matter how minor that could indicate liability on the part of an employee or official of the District will be promptly reported to the administration and by them to the insurer. Any changes in use or occupancy of buildings will also be reported. Strict observance of these requirements is necessary to prevent loss of coverage under policy restricting conditions.

CONTRACTORS - Any contractor hired by the district will procure and maintain for the duration of the contract insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work there under by the contractor, his/her agents, representatives, employees or subcontractors. The cost of such insurance will be included in the contractor's bid.

The contractor will procure and provide to the district all required certificates of insurance and endorsements prior to the start of construction, repair, or services. The district is to be covered as additionally insured. All certificates will be filed with the Superintendent's Office. The Superintendent or his/her designee will consult with the district's insurance carrier to determine the minimum scope and limits of insurance to be held by the contractor.

Statutory/Regulatory/Policy/Handbook Cross References

RSA 5-B (Pooled Risk Management Programs)
RSA 507-B:4 (Limit of Liability)
Handbook (None)

APPROVED/REVISED: June 14, 2007, August 20, 2009

PREVIOUS POLICY: September 25, 2000 “Contractor Safety and Liability”