

Culver School District 4J

Code: EIA
Adopted: 12/03/06
Readopted: 04/18/06

Insurance Programs

Annual Insurance Review

The Superintendent shall provide the Board an annual insurance review in June of each year. Information shall be provided about employee fringe benefits, agent of record selection, extent of coverage, and costs. Recommendations relative to adjusted coverage, bids, and bid specifications may be included.

Agent of Record

The Board shall select an Insurance Agent of Record. Among the services to be provided are drafting specifications, meeting with Superintendent and business manager as needed, and securing competitive proposals.

Negotiated Employee

The district will provide employees medical, dental unemployment, life, optical and other insurance as provided in the appropriate contract. The employee organization groups will select the carriers for such benefits per contract agreements.

Worker's Compensation

The district will provide worker's compensation for all permanent and temporary employees. Private contractors will be required to provide proof of worker's compensation insurance and if working alone they shall sign the district's Contract for Services Agreement in lieu of providing evidence of coverage. District administration and supervisors shall take an active role in safety education.

Property Coverage

Replacement values for real and personal property shall be determined annually by the Board. A professional appraisal of buildings and equipment shall be authorized every five years.

Liability Insurance

Consideration should be given to purchasing the broadest protection available for district assets, employees, and the Board. The Board may choose to exceed statutory limits for general liability, vehicle, error and commissions, and umbrella coverage (ORS 030.270).

All contractors and sub-contractors engaged by the district may be requested to provide written proof of general liability insurance providing not less than \$500,000 combined single limits. These limits may be increased for projects involving increased risk. All contractors shall name the district as an additional insured. The Board may require higher limits of liability insurance as deemed appropriate.

Bonds

District employees shall be bonded as required by applicable ORS and OARs*.

Student Insurance

The district does not insure students for medical treatment, transportation to medical facilities, loss of personal property, or any other coverage. The **Business Office** may provide student accident insurance information for those parents interested in securing coverage. Such information is provided without endorsement or recommendation by the district. The district may purchase short term policies for unusual school sponsored activities as appropriate.

Unemployment Insurance

The district will self-insure for unemployment benefits through participation in the state employment division pool.

Employee Supplemental Coverage

The district may provide supplemental insurance coverage, at employee expense, for those employees wishing to purchase additional insurance coverage. Plans may include, but are not limited to, accidental injury, short-term disability, and cancer coverage. All supplement coverage will be managed through the district's Section 125 cafeteria plan, allowing premiums to be deducted 'pre-tax' from employee income statements. Employees are responsible for making choices concerning supplemental coverage, including tax implications of flexible accounts, 'use or lose' provisions, and authorized expenditures.

Section 125: Child Care/Unreimbursed Medical

The district agrees to establish Section 125 flexible spending accounts for child care, annual medical expenses and employee paid insurance premiums for those employees wishing to set aside portions of their income for specific purposes. An open enrollment period will be held each September and employees may not change their flexible account elections unless a 'qualifying change in family status' occurs.

1. In the case of childcare, a Dependent Care Flexible Spending Account may be established by interested employees within the restrictions of IRS Publication 503.
2. The Unreimbursed Medical Flexible Spending Account may be started by interested employees under IRS Publication 502.
3. Insurance premium not paid by the District may be covered under this provision.

END OF POLICY

Legal Reference(s):

[ORS 30-260](#) – 30.300
[ORS 278-005](#) – 278.215

[ORS 332-435](#)
[ORS 332-437](#)

Cross Reference(s): EBBA – District Vehicles

**See Bonded Employees Policy DH*