

LIABILITY INSURANCE

The school board shall purchase liability insurance, as part of a comprehensive package or separate policies, as follows:

1. Property and Casualty Liability: protects the school district and its employees against claims for bodily injury or property damage arising out of the ownership, maintenance, or use of the insured premises. This policy will cover the school board and its agents in cases alleging personal injury: libel, slander, invasion of privacy, false arrest, and wrongful eviction. Limits should conform to RSA 507-B at \$150,000 per person \$500,000 per occurrence, with at least a \$1,000,000 annual aggregate;
2. Automobile Liability: covers the school district against claims for bodily injury, sickness of disease, or death, as well as claims for property damage arising out of the ownership, use or maintenance of a school district-owned vehicle or authorized hired or non-owned vehicle properly used on behalf of the school district, including provision for medical payments and uninsured motorists. Limits of liability will be a minimum of \$300,000/\$500,000;
3. Errors and Omissions Liability: providing the school board and its agents with financial protection against any claims alleging wrongful acts arising out of their assigned responsibilities on behalf of the school district (minimum of \$1,000,000);
4. Workers' Compensation
Each contractor may be required to provide evidence of Worker's Compensation coverage, and a Certificate of Insurance showing the liability policy endorsed to name the school district as an additional insured.

Any accidents or occurrences, no matter how minor, that could indicate liability on the part of an employee or official of the school district shall be promptly reported to the administration and by them to the insurer. Strict observance of these requirements is necessary to prevent loss of coverage under policy restricting conditions.

Legal References:

RSA 31:105, *Powers and Duties of Towns: Indemnification for Damages*

RSA 198, *School Money*

RSA 507-B:4, *Bodily Injury Actions Against Governmental Units: Limit of Liability*

Adopted 2000

