

<b>Hampton School District Policy</b>	<b>Section:</b> <u>E</u> <b>Code:</b> EIB <b>Title:</b> Liability Insurance and Pooled Risk Management <b>Category:</b> R (Recommended) <b>Page:</b> 1 of 2
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**LIABILITY INSURANCE AND POOLED RISK MANAGEMENT**

The School Board may procure liability insurance to protect against such risks of loss, cost or damage to itself, its employees or its pupils 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 applicable law.

1. **Commercial General Liability:** protecting the District and its employees including volunteers (if authorized by the voters under RSA 31:105) against claims for bodily injury or property damage arising out of the ownership, maintenance, or use of the insured premises up to statutory limits of liability. (RSA 507:B)

In addition, this policy should cover the Board and its agents in cases alleging personal injury: libel, slander, invasion of privacy, false arrest, and wrongful eviction.

2. **Automobile Liability:** covering the District against claims for bodily injury, sickness or disease, or death, as well as claims for property damage arising out of the ownership, use or maintenance of a District-owned vehicle or authorized non-owned vehicle properly used in behalf of the District, including provision for medical payments and uninsured motorists. Persons using their own vehicles on District business shall provide evidence of insurance of at least \$300,000.
3. **Errors and Omissions Liability:** providing the Board and its agents with financial protection against any claims alleging wrongful acts arising out of their assigned responsibilities on behalf of the District (minimum of \$1,000,000). (RSA 31:106)

Any accidents or occurrences, no matter how minor that could result in a suit alleging liability on the part of an employee or official of the District shall be promptly reported to the administration, who shall notify the appropriate carrier. Any changes in use of occupancy of buildings shall also be reported. Strict observance of these requirements is necessary to prevent loss of coverage under policy restricting conditions. A complete file of expired liability policies will be maintained, to establish coverage for claims which may be brought many years later for events which happen during the policy term.

<b>Adopted:</b> <b>Reviewed:</b> <b>Revised:</b> <b>Cancellation:</b>	<b>DATE:</b> October 12, 2010 December 13, 2005 August 25, 2010
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**LIABILITY INSURANCE AND POOLED RISK MANAGEMENT**

(continued)

The Board may also participate in a pooled risk management program. The pooled risk management program may be utilized for: the defense of claims and indemnification for losses arising out of the ownership, maintenance and operation of real or personal property and the acts or omissions of school officials, school employees, or agents of the school district; the provision of loss prevention services including, but not limited to, inspections of property and the training of personnel; and the investigation, evaluation, and settlement of claims by and against the School District. Membership in a pooled risk management program will conform to the provisions set forth in RSA 5-B and related statutes.

Legal References:

*RSA 5-B, Pooled Risk Management Programs*

*RSA 507-B:4, Limit of Liability*

*Marcotte v. Timberlane/Hampstead School Dist., 143 NH 331 (1999)*

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