

OYSTER RIVER COOPERATIVE SCHOOL BOARD	Policy Code: EIB
Date of Adoption: June 29, 1988	Page 1 of 1

*LIABILITY INSURANCE*

The school board shall purchase general liability and automobile liability coverage, as part of a comprehensive package or separate policies, as follows:

1. Comprehensive 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, 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 32-106)
4. The school district's attorney shall review all contract forms to be entered into by the board or its agents, to identify any contractual liability being assumed by the district, and to attempt to reduce or transfer such liabilities.

The school district's attorney shall further notify the board of changes in state or federal law which may affect their liability.

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 or 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.