

## **LIABILITY INSURANCE**

### Statement of Purpose

This policy details the responsibilities of the school board relative to the structure of liability insurance.

### Statement of Policy

The School Board shall purchase liability insurance, as part of a comprehensive package or separate policies, as follows, seeking to minimize their exposure through preservation of statutory limitations on liability:

Commercial General Liability: protecting the District and its employees against claims for bodily injury or property damage arising out of the ownership, maintenance, or use of the insured premises. In addition, this policy should cover the Board and its agents in cases alleging personal injury: libel, slander, invasion of privacy, wrongful eviction. Limits should conform to RSA 507-B:4 (\$275,000 per person; \$925,000 per occurrence; with at least a \$3,750,000 annual aggregate).

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 hired or non-owned vehicle properly used in behalf of the District, including provision for medical payments and uninsured motorists. Limits of liability will be a minimum of \$275,000/\$925,000.

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 \$3,750,000).

The School District's attorney shall review all contract forms to be entered into by the Board or its agents with the insurance agent or broker, to identify any contractual liability being assumed by the District, and attempt to reduce or transfer such liabilities. Each contractor will provide evidence of Worker's Compensation coverage, and a Certificate of Insurance showing the liability policy endorsed to name the District as an additional insured.

Any accidents or occurrences, no matter how minor, which could indicate liability on the part of an employee or official of the District shall be promptly reported to the administration and by them to the insurer. 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.

### **Legal Reference:**

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

Effective: November 5, 2008

Reaffirm: October 16, 2013