Insurance Management

The Superintendent or designee, with input from the Insurance Committee, shall recommend and maintain all insurance programs that provide the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include each of the following:

1. Liability coverage to insure against any loss or liability of the District and the listed individuals, against civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed in the scope of employment or under the Board's direction or related to any mentoring services provided to the District's certified staff members; Board members; employees; volunteer personnel authorized by 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b; mentors of certified staff members authorized in 105 ILCS 5/21A-5 et seq. (new teacher), 105 ILCS 5/2-3.53a (new principal), and 2-3.53b (new superintendent); and student teachers.

2. Catastrophic accident insurance at the mandated benefit level for student athletes in grades 9 through 12 who sustain an accidental injury while participating in school – sponsored or school-supervised interscholastic athletic events sanctioned by the Illinois High School Association that results in medical expenses in excess of $50,000.

3. Comprehensive property insurance covering a broad range of causes of loss involving building and personal property. The coverage amount shall normally be for the replacement cost or the insurable value.

4. Workers' Compensation to protect individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation.

5. Health Insurance:

   Health insurance is available to full-time employees who are employed at least 30 hours per week, but no Board monies will be expended toward contributions unless otherwise provided herein or required by the Affordable Care Act.

   Each employee of the Board eligible for health insurance is entitled to a fringe benefit equal to the amount contributed by the Board for the individual to the District's self-insured health insurance fund towards the cost of the individual's annual health insurance premium for single coverage. The amount contributed by the Board for each full-time employee shall be determined by the Board on an annual basis or agreed to through collective bargaining, and reduced pro rata for any employee who is employed less than full-time.

   An employee who is at least 55 years of age, has at least 10 years of service in the District, and is retiring; or who is medically terminated due to a disability, may elect to remain covered under the District's health insurance program. The retiree or medically terminated employee must pay the applicable premium.

Student Insurance

The Board shall annually designate a company to offer student accident insurance coverage. The Board does not endorse the plan nor recommend that parents/guardians secure the coverage, and any contract is between the parents/guardians and the company.

LEGAL REF.: Consolidated Omnibus Budget Reconciliation Act, Pub. L. 99-272, §10001, 26 U.S.C. §4980B(f), 42 U.S.C., §300bb-1 *et seq.*
105 ILCS 5/2-3.53a, 5/2-3.53b, 5/10-20.20, 5/10-22.3, 5/10-22.3a, 5/10-22.3b, 5/10-22.3f, 5/10-22.34, 5/10-22.34a, 5/10-22.34b, 5/21A-5 *et. seq.*, and 5/22-15.
215 ILCS 5/, Ill. Insurance Code.
750 ILCS 75/, Ill. Religious Freedom Protection and Civil Union Act.
820 ILCS 305/, Workers' Compensation Act.

CROSS REF.: 7.300 (Co-Curricular Athletics)

Adopted: August 13, 1990
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