



## **Public School Insurance; School Board Responsibility**

The local school board has the responsibility to adequately insure the properties of the public school district; consequently, the school board should review the school district's insurance program annually. The superintendent of schools and the clerk of the school board should keep a complete register of the district's insurance policies and the amount and type of coverage in each policy. Persons handling the district's insurance program should be encouraged to seek professional advice and assistance in setting the program of insurance coverage for the school district. The replacement of property lost to the public school district is very costly, and if the district's insurance program is not adequate to meet the replacement needs, the burden falls to a greater degree on the taxpayers of the district. The Minnesota School Boards Association has established a nonprofit insurance trust as a further service to its membership. Under this MSBA Insurance Trust we have established six separate insurance programs: Property-Casualty; Errors and Omissions; Workers' Compensation; Volunteer Accident Coverage; LTD and Life insurance. The board of directors hopes that these programs will provide quality coverage for better rates. For additional information on these programs, contact your Association office.

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