

INDEPENDENT SCHOOL DISTRICT 196
Rosemount-Apple Valley-Eagan Public Schools
Educating our students to reach their full potential

Series Number 706 Adopted June 1983 Revised May 2012

Title District Insurance Program

1. **Philosophy**

1.1 The School Board shall maintain a comprehensive insurance program which encompasses the concept of coverage for catastrophic loss but recognizes the importance of personal insurance for small losses. Thus, adequate protection shall be secured at a cost most reasonable for the District.

1.1.1 Such insurance shall protect the School Board members, employees and property of the district. The terms, conditions and amounts of the non-negotiable coverages shall be prescribed by the School Board and superintendent with appropriate help from an independent insurance consultant.

2. **Placement Procedure**

2.1 All district insurance policies shall be allotted on the basis of competitive bids and/or long term cost-effectiveness.

3. **Vehicle Insurance**

3.1 All district-owned vehicles shall be fully insured to protect authorized drivers, authorized passengers and the district. Employees driving their own vehicles on district business are expected to insure them at their own expense.

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- References:**
- Minnesota Statute 123B.02, General Powers of Independent School Districts
 - Minnesota Statute 123B.23, Liability Insurance; Officers and Employees
 - Minnesota Statute 123B.49, Extracurricular Activities; Insurance
 - Minnesota Statute 123B.88, Independent School Districts; transportation
 - Minnesota Statute 466.06, Liability Insurance
 - Minnesota Statute 471.6161, Group Insurance; Governmental Units