

## Non-Instructional Operations

### Insurance

The Brookfield Board of Education has the responsibility to maintain an insurance program to protect the property of the district against fire, vandalism, and theft; to protect the Board members and employees against general liability resulting from the discharge of their duties; and to offer protection against injury for all employees while acting on behalf of the school. Insurance on all schools in the district shall be at least 80% of projected replacement costs of buildings and capital equipment. The Board may also authorize and participate in an insurance program of hospitalization and medical insurances for students and employees.

The responsibility of administering the total insurance program shall be delegated to the Director of Business Operations. Underlying such administrative delegation, specifications will be prepared for insurance coverage of various types in the event that the insurance may be placed by competitive bid. Any modification of these specifications, which may from time to time be considered necessary because of changes in the law or substantial changes in the district's exposure values, will be brought before the Board of Education for discussion and adoption.

Insurance is not a commodity but a service. Therefore, it should not be purchased upon the basis of price alone. The school district will make every effort to obtain insurance at the most economical cost, consistent with required service, by obtaining quotations, ~~or~~ by negotiation, or by joining the Town's insurance program, using whichever method is advantageous to the district.

The insurance program shall be dealt with as a whole in order to eliminate inconsistency in rates, overlapping coverage and gaps in the overall program.

No individual has an inherent right to school business. However, if there is no benefit to be gained in the form of lower premiums and/or increased services, preference will be shown to Brookfield agencies whose main business is insurance and whose offices are within the school district boundaries. Participation in writing school insurance carries with it an obligation on the part of the agent or broker to render competent service promptly.

Legal Reference:      Connecticut General Statutes  
                              10-235 Indemnification of teachers, Board members and  
    employees in damage suits; expenses of litigation  
                              10-236 Liability insurance  
                              10-236a Indemnification of educational personnel assaulted in the  
    line of duty  
                              14-29 Insurance on bond of public service motor vehicle and  
    service bus owners  
                              52-557 Injury to children being transported to school