



602.11AP Insurance Management

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LEGAL REFERENCE:

- *Education Act* Section 54, 33, 53
- *Insurance Act*

CROSS REFERENCE:

- [602BP Financial Matters](#)
- [801.6AP Vandalism](#)
- [503.1AP Community Use of Schools](#)

BACKGROUND:

In order to ensure that the requirements of legislation are met, and the Division's interests are protected, the Secretary Treasurer will provide for continuous insurance coverage in accordance with these procedures.

PROCEDURES:

1. The Secretary-Treasurer shall be authorized to secure the services of an Insurance Broker for the purpose of obtaining adequate insurance for Buffalo Trail Public Schools in accordance with the appropriate section of the Education Act
2. The Division shall have insurance coverage for the following:
 - 2.1 Buildings (property and miscellaneous property)
 - 2.1.1 Principals or department head shall be required to provide an inventory list for the purpose of additional insurance for miscellaneous property (i.e. sea can storage units)
 - 2.2 Contents,
 - 2.3 Liability,
 - 2.4 Crime,
 - 2.5 Cyber,
 - 2.6 Automobile fleet,

- 2.7 Student accident,
- 2.8 Facility/Community use,
 - 2.8.1 Third party user's sign a user agreement.
 - 2.8.2 Third party users provide their own insurance certificate for high risk activities plus tournaments and league play.
- 2.9 Boiler and machinery,
- 2.10 Heavy equipment,
- 2.11 Accident for officials and volunteers,
- 2.12 Errors and omission, and
- 2.13 Course of construction and wrap up.
- 3. Building insurance shall be secured to provide coverage at full replacement costs.
- 4. Contents insurance shall be obtained on an actual cash value basis.
 - 4.1 Claims made under building and contents or automobile fleet sections of the insurance policy resulting from accidents, vandalism or theft shall be made by the Secretary Treasurer or designate upon receipt of the required information from the Principal or department head and in consideration of insurance policy deductions.
- 5. Travel accident insurance shall be obtained to cover staff members and trustees while travelling on Division business. Flight cancellation insurance shall be obtained to ensure coverage of any flight cancellation. Participants in international field trips are required to obtain appropriate insurance as per 302.8AP Field Trips and Excursions.
- 6. On an annual basis the Secretary Treasurer shall review insurance coverage and make such arrangements for insurance coverage as they deem necessary.
- 7. The Secretary Treasurer shall make available to staff members and others as required information describing the Division's insurance coverage.