


Administrative Procedures 530

Insurance Management

		Adopted: June 28, 2011
	External References: <ul style="list-style-type: none">• Education Act: Sections 85, 87	Amended: February 15, 2019
		Internal References: <ul style="list-style-type: none">• AP 530 Insurance Management – Appendix A – Certificates of Insurance• AP 543 Security, Break-In, Theft and Vandalism• AP 548 Community Use of School Facilities• AP 552 Private Vehicle Use for Student Transportation• Form 530-1 Purchaser's Waiver Agreement

Background

The Division provides continuous property and liability insurance as required by The Education Act.

Procedures

1. Responsibility

- 1.1 The Superintendent of Business is responsible for insurance management functions of the Board and Division.

2. Specifications

- 2.1 All specifications for the procurement of insurance are to be consistent with the Division's schedule of insurable values and procedures for placing insurance including:
 - 2.1.1 Appraisal of buildings and contents.
 - 2.1.1.1 To establish insurable values the services of a professional appraisal firm is to be retained.
 - 2.1.1.2 The appraisal is to be current and updated on an annual basis.
 - 2.1.1.3 Coverage for schools and Division facilities is to be one hundred percent (100%) of replacement value, less non-insurable or excluded items.
 - 2.1.2 Liability insurance is to indemnify the Division and its employees in respect to claims for damages to Third Party property or for Third Party personal injury or death arising from any activity or service authorized by the Division.
 - 2.1.3 Student accident insurance is to assist in indemnifying guardians when a student is injured in a school sponsored activity.
 - 2.1.4 Exclusions and limitations.
 - 2.1.4.1 Staff and parents are to be advised to carry personal all-risk coverage for personal belongings.
 - 2.1.4.2 Teachers or parents transporting students in private or leased vehicles are to be informed that it is required that they have third party liability insurance of at least two million dollars (\$2,000,000) in accordance with Administrative Procedures 552 Private Vehicle Use for Student Transportation.

- 2.1.4.3 Private vehicles with an original equipment manufacturers seating capacity greater than Eight (8) passengers are not to be used without specific Division approval of the Transportation Supervisor (i.e. Twelve (12) and Fifteen (15) passenger vans. School bus conversions are not to be used).

3. Loss or Damage


- 3.1 When any Division property covered by insurance is lost, damaged, or destroyed, a notice and details concerning the loss is to be sent to the Superintendent of Business.
- 3.2 Procedures in terms of willful damage are to be followed in accordance with Administrative Procedures 543 Security, Break-In, Theft and Vandalism.

4. Sale of Products and Services

- 4.1 Individuals who wish to purchase products or services provided by students as part of the educational program must complete Form 530-1 Purchaser's Waiver Agreement.

Administrative Procedures 530 - Appendix A

Certificates of Insurance

		Adopted: June 28, 2011
	External References: <ul style="list-style-type: none">• Education Act: Sections 85, 87, 109, 110	Amended: February 15, 2019
		Internal References: <ul style="list-style-type: none">• AP 548 Community Use of School Facilities• Form 260-1 Extra-Curricular Day and Recurring Day Trips

Background

Certificates of Insurance are used to evidence insurance coverage or add a third party to the Division insurance for a specific period of time. They are used when students are participating in trips organized in conjunction with another entity (e.g. YMCA) or when students are using facilities that belong to another entity (ie. the pool at the University of Saskatchewan).

Procedures

1. Certificates of insurance are issued by the Division's insurance broker.
2. Requests for certificates of insurance must be submitted to the Superintendent of Business at least one (1) month prior to the scheduled date for the activity.
3. To obtain a certificate of insurance for an activity, the Principal must provide the Superintendent of Business with the details of the activity – particularly with respect to the third party that is to be added to the Division insurance.
4. Sun West School Division certificates of insurance will not be issued for activities that do not have the approval of the Director or designate.
5. Sun West School Division certificates of insurance cannot be used to provide insurance coverage for outside groups using Division facilities or equipment.
6. In order to qualify as a school-sponsored event, the activity must meet the criteria in Administrative Procedures 548 Community Use of School Facilities.
7. The Division reserves the right to request a certificate of insurance from an outside group using Sun West School Division facilities or equipment.