	Lloydminster Catholic School Division – Administrative Procedures
	AP 530 – Insurance
Related LCSD AP's	AP 260 – Student Travel AP 261 – Extended Student Travel AP 315 – Student Injuries at School
Form(s)	F 530.1 – School Incident Report Form
References:	*The Education Act, 1995* sections 85, 87 The Local Authority Freedom of Information and Protection of Privacy Act, 1990 Saskatchewan School Boards Association
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Background

The Division recognizes the legislated responsibility it holds for protecting the interests of students, staff, board members, visitors and property.

Procedures

1. The Chief Financial Officer will obtain adequate insurance coverage for the Division. The Division will purchase insurance for the following:

    1.1   Buildings

    1.2   Contents

    1.3   Liability – for staff members, board members and volunteers who are performing authorized duties

    1.4   Crime

    1.5   Division vehicles

    1.6   Travel accident

    1.7   Student accident

    1.8   Boiler and machinery

    1.9   Errors and omissions

    1.10   Sexual molestation and abuse

    1.11   Air quality liability

2. Building insurance shall be secured to provide coverage at full replacement coverage.

3. Contents insurance shall be obtained on an actual cash value basis.

4. Travel accident insurance shall be obtained to cover staff members and Board members traveling on Division business.

5. Student accident insurance will be made available to students and families. When a student is injured, the Principal must ensure the proper forms are completed and submitted (see Administrative Procedure 315 – Illness/Injuries at School).

6. A student or group of students traveling outside of Canada shall be required to obtain private personal insurance coverage before approval is given for the trip (see Administrative Procedure 261).

7. On an annual basis, the Chief Financial Officer shall review the Division's insurance coverage to ensure all necessary coverage is in place.