

## **INSURANCE MANAGEMENT**

### **Background:**

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

### **Procedures:**

1. The Secretary-Treasurer is authorized to obtain adequate insurance for the Division.
2. The Division shall provide insurance coverage for:
  - 2.1. buildings;
  - 2.2. contents;
  - 2.3. liability for students, individual trustees, staff members, student-teachers and interns, and volunteers, when the foregoing are performing duties authorized by the Division;
  - 2.4. bond and crime;
  - 2.5. automobile fleet;
  - 2.6. travel accident;
  - 2.7. boiler and machinery;
  - 2.8. errors and omissions;
  - 2.9. sexual molestation and abuse;
  - 2.10. course of construction and wrap-up; and
  - 2.11. environmental liability.
3. Students injured during approved Off-Campus Education programs offered by Alberta Education are covered under Alberta Education's Workers' Compensation Board account.
4. Building insurance shall be secured to provide coverage at full replacement cost.
5. Contents insurance shall be secured to provide coverage at full replacement cost.
  - 5.1. Upon receipt of the required information from the Principal/Director, the Secretary-Treasurer shall make claims under the building and contents section of the insurance policy resulting from accidents, vandalism or theft.
6. As per [Administrative Procedure 513: Employee Business Expenses](#), employees who are required to travel outside Canada on Division business shall ensure they have emergency medical travel insurance.
7. On an annual basis, the Secretary-Treasurer shall review insurance coverage and make such arrangements for insurance coverage as deemed necessary.
8. The Secretary-Treasurer shall provide proof of insurance as required.

### **Reference:**

Section 52, 53, 68, 197, 222 *Education Act*