

Operational Services

Risk Management

The Superintendent or designee shall annually recommend an insurance program which provides the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include:

1. Liability coverage to insure against any loss or liability of the School District, Board of Education members, employees, volunteer personnel authorized in 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b [sections 10-22.34, 10-22.34a and 10-22.34b of Chapter 122], and student teachers by reason of civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed during the scope of employment or under the direction of the Board of Education. Riders shall include but not be limited to: operations, liability, sex abuse and molestation, sexual harassment.
2. Comprehensive property insurance covering a broad range of causes of loss involving building and personal property. The coverage amount shall normally be for the replacement cost or the insurable value.
3. Automobile liability - owned and non-owned.
4. Workers' Compensation to protect the individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation.
5. Employee insurance program shall be provided consistent with negotiated agreements. This program may include medical, dental, disability, and term life insurance.
6. Insurance on athletes.

Flexible Benefit Plan

The Board of Education provides a Flexible Benefit Plan as part of the negotiated agreement. This Plan is provided for the convenience of District employees. This Plan is subject to IRS regulations.

Contributions will be made by payroll deduction. Reimbursements are made by application to a third party administrator. Unrequested funds are forfeited at the end of the plan year.

LEGAL REF.: 820 ILCS 305/1 [Ill. Rev. Stat., ch. 48, ¶ 138.1].

105 ILCS 5/10-22.3a, 5/10-22.34, 5/10-22.34a, 5/10-22.34b [Ill. Rev. Stat., ch. 122, ¶¶ 10-22.3a, 10-22.34, 10-22.34a, 10-22.34b].

215 ILCS 5/1 et seq. [Ill. Rev. Stat., ch. 73, ¶ 613 et seq.].

Consolidated Omnibus Budget Reconciliation Act, Public Law 99-272, ¶ 1001, 100 Stat. 222, 4980B(f) of the I.R.S. Code, 42 U.S.C. § 300bb-1 et seq.

Adopted: October 11, 1995