

Non-Instructional Operations

Property and Casualty Insurance

The Town's risk management program provides financing for the Board of Education's property and casualty risks including the following:

- a. All risk Property insurance including boiler and machinery coverage to cover school buildings and personal property owned by the Board.
- b. General Liability to protect Board of Education staff from financial loss and expense arising from negligent acts while acting in the discharge of his/her duties within the scope of employment.
- c. Automobile Liability and Physical Damage coverage for school owned vehicles.
- d. Crime and Fidelity Bond to cover public employee dishonesty including faithful performance and robbery and safe burglary.

In 1982, the Town established a permanent Risk Management Fund to account for and finance the cost of risk management to the Town and school system. The Town is responsible for the administration of the risk management program including maintaining staff and contract for services necessary for the implementation of this program. Subject to applicable law, provisions of the Town Charter, and consideration of recommendations of the Risk Management Advisory Board, the Town determines the risk management strategy best suited to mitigate and finance the Board of Education's property and casualty exposures.

- Legal Reference:
- Connecticut General Statutes:
 - 10-235 Indemnification of teachers, board members, employees and certain volunteers and students in damage suits; expenses of litigation
 - 10-236 Liability
 - 10-236a Indemnification of educational personnel assaulted in the line of duty
 - 14-29 Owners of motor or service buses, taxicabs, school buses, school transportation vehicles and motor vehicles in livery service to furnish insurance or bond
 - 52-557 Injury to children being transported to school
 - Town Charter:
 - §18-18 Risk management program: Risk Management Advisory Board
 - §18-38 Risk Management Fund

Adopted: November 17, 1997

Revised: April 18, 2017