

Walla Walla Public Schools

BOARD POLICY

Policy No. 6530

Page 1 of 3

INSURANCE

All insurance programs of the district shall be managed as part of the district's risk management program.

Liability Insurance

The district shall maintain sufficient liability insurance to protect it against claims for the negligent or wrongful acts of its staff or agents. The amount and terms of such insurance protection shall be reviewed annually as part of the district's risk management program.

The board shall hold individual board members, administrators, staff or agents of the district harmless and defend them from any financial loss, including reasonable attorneys' fees, arising out of any act or failure to act, provided that at the time of the act or omission the individual so indemnified was acting within the scope of his/her responsibilities or employment and in compliance with the policies and procedures of the district.

The district shall provide its staff with insurance protection while they are engaged in the maintenance of order and discipline and in the protection of students, other staff and property. Such insurance protection must include liability insurance covering injury to persons and property and insurance protecting staff from loss or damage of their personal property incurred while so engaged.

A member of the board of directors or the superintendent is immune from civil liability for damages for any discretionary decision or failure to make a discretionary decision within his or her official capacity, but liability shall remain on the district for the tortious conduct of the board members and superintendent. The superintendent shall obtain errors and omissions insurance in the amounts deemed necessary by the board.

Property Damage Insurance

The district shall maintain a comprehensive insurance program which shall provide adequate coverage, as determined by the board, in the event of loss or damage to school buildings and/or equipment, including motor vehicles.

Staff Insurance

The district shall develop and maintain an effective program of insurance for its staff. Such programs may include, but are not limited to, unemployment compensation, industrial accident and/or injury insurance, liability and medical insurance.

The district may make available liability, life, accident, disability and salary protection or insurance, direct agreements as defined in chapter 48.150 RCW, or any one of, or a combination of these types of insurance and may contribute all or part of the cost of such insurance to the extent permitted by law.

Walla Walla Public Schools

BOARD POLICY

Policy No. 6530

Page 2 of 3

Unemployment Insurance

The district shall participate in the program lawfully available for fulfilling its unemployment insurance obligation that is most financially and administratively efficient. The unemployment compensation program shall be reviewed annually by the superintendent or designee.

Staff eligible under the terms of the unemployment compensation pool agreement with the educational service district shall be provided with the unemployment benefits to which they are entitled. The district shall maintain the records required by the state employment security department and retain them for not less than four years.

Workers' Compensation

Workers' compensation is an insurance program which covers job-related injuries and occupational diseases. School staff members are covered by a self-insured program which has been approved by the Washington State Department of Labor and Industries. The staff member is protected in two ways:

1. Medical costs resulting from job injuries are paid
2. Injured employees are paid a partial wage while off work because of a job injury or illness due to on-the-job causes.

When a staff member is injured on the job with a time loss, the district will grant full sick leave for the first three (3) days provided the staff member has accumulated sick leave to cover. For each day covered by workers' compensation the employee may use accumulated sick leave to make up the difference between the workers' compensation payments and the employee's regular salary. In such instances, total pay shall not exceed the staff member's regular pay.

The district will deal fairly with employees and give equal consideration to their interests regarding industrial insurance benefits.

Medical Insurance

Per state law, the district will offer eligible employees all benefits offered by the School Employees Benefits Board (SEBB), administered by the Washington State Health Care Authority (HCA). The district will pay the employer contributions to the HCA for SEBB insurance coverage for all eligible employees and their dependents as mandated by state laws and the rules promulgated by the HCA.

When a staff member is on leave and the staff member's accumulated paid leave has been exhausted, the district shall notify the staff member that the medical insurance benefits are exhausted and the premium is due. The district shall accept the premium from the staff member and remit it to the carrier each month during the term of an approved leave of absence.

Walla Walla Public Schools

BOARD POLICY

Policy No. 6530

Page 3 of 3

In compliance with COBRA (Consolidated Omnibus Budget Reconciliation Act), the district will offer continuing health care coverage on a self-pay basis to staff members and their dependents following termination (for reasons other than gross misconduct), a reduction in hours, retirement, death, or loss of coverage eligibility to the dependent. These health benefits will be identical to the coverage offered to full-time staff members. For terminated or reduced-hour staff members, the coverage may last up to 18 months or until they become eligible for other health insurance, whichever is earlier. In the event of the staff member's retirement, divorce, separation or death, or loss of dependent eligibility the coverage may last up to 36 months for the staff member and/or qualified beneficiary.

Cross References:

Board Policy 2151 Interscholastic Activities

Board Policy 5401 Sick Leave

Board Policy 6535 Student Insurance

Board Policy 6540 School District's Responsibility for Privately Owned Property

Board Policy 6500 Risk Management

Legal References:

RCW 4.24.470 Liability of officials and members of governing body of public agency

RCW 4.96.010 Tortious conduct of political sub-division--Liability for damages

RCW 28A.320.060 Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless

RCW 28A.320.100 Actions against officers, employees or agents of school districts and educational service districts-- Defense, costs, fees--Payment of obligation

RCW 28A.335.010 School buildings, maintenance, furnishing and insuring

RCW 28A.400.350 Liability, life, health, health care, accident, disability and salary insurance authorized--Premiums

RCW 28A.400.370 Mandatory insurance protection for employees

RCW 41.50.160 Restoration of withdrawn contributions by annual installment

RCW 50.20.050 Disqualification for leaving work voluntarily without good cause

RCW 50.44.030(3) Political subdivisions, instrumentalities of this state and other state

RCW 50.44.050 Benefits payable, terms and conditions

Chapter 51.14 RCW Self-Insurers

RCW 51.32.090 Temporary total disability

RCW 29 U.S.C. A §§ 1161-1168 Consolidated Omnibus Budget Reconciliation Act

WAC 296-15 Workman's compensation self-insurance

WAC 182-30 WAC Procedures

WAC 182-31 WAC Eligible school employees

Adopted: July 16, 2002

Revised: December 12, 2023