

INSURANCE

The School District shall carry the most economical, adequate insurance available on buildings against loss from fire, wind, and other perils. The insurance program and its cost shall be continually studied by the administration and periodically reviewed by the Board. Insurance programs shall include the following:

- A. The School District shall carry Worker's Compensation Insurance.
- B. The School District shall make available the opportunity to participate in a group health insurance policy.
- C. The School District shall furnish a limited loss of time insurance policy for all regular employees.
- D. Student accident insurance may be made available to all students.
- E. As a political subdivision of the state of Oklahoma, the District shall be liable for loss resulting from its torts or the torts of its employees, acting within the scope of their employment, subject to the limitations specified in state law. The school District shall carry liability insurance on all employees. Employees involved in on-the-job activities which could result in legal proceedings should inform their supervisor as soon as possible. It should be noted that this liability insurance is not valid in cases of criminal negligence.