

STATEMENT OF LIABILITY INSURANCE

The Liability Insurance of the Board covers persons who, at the request of the Board, are performing activities involving supervision of students. This includes volunteers assisting with either in-school or extra-curricular activities as arranged and/or approved by principals.

For example, if a volunteer was working with a group of students and an accident occurred resulting in a lawsuit, the Board's Liability Insurance would cover the volunteer as well as the Board.

If volunteers are transporting students in their private vehicles to Board approved events, it is necessary that they have liability insurance on their vehicles. It is recommended that the minimum liability limit be \$1,000,000.

The Board does carry excess third party liability insurance to provide protection for employees of the Board, including volunteers, who may, on occasion, use vehicles not owned by the Board to transport students, without charge, for emergencies, curriculum, or extra-curricular activities. The liability covered is that liability imposed by law upon an employee of the Board (including volunteers) for bodily injury or death to students suffered while such students are being transported by the person who is acting on behalf of the Board.

This insurance covers only that liability imposed by law, which may be in excess of the person's own third party auto liability coverage, to a maximum of the Board's non-owned auto policy.

There is no coverage provided by the School Board's insurance for damage to volunteers' or employees' vehicles while they are being operated for Board activities.

All Volunteer "trip drivers" are required to complete the "Volunteer Driver's Form" (see Appendix G2). The principal, as the Board's agent, must authorize use of a volunteer's car.