



NON-INSTRUCTIONAL SERVICES: Non-Instructional Services

Board Insurance Program

I. Purpose

- A. For its own protection and for the protection of its members, employees and agents, the Board of Education of Baltimore County (Board) will maintain an insurance management program as part of its risk management program. This rule describes the general types of coverage provided and reporting responsibilities of Board employees.

II. General Information

- A. The Board will secure insurance or participate in a self-insured group insurance pool in order to maintain the following types of insurance in amounts authorized by the Board.
 - 1. Property Insurance
 - a. Coverage shall be arranged on an all-risk basis for all property of the Board, both real and personal, or property belonging to others that is in the care, custody, or under the control of the Board.
 - b. Coverage shall be arranged on a replacement cost basis and in amounts as authorized by the Board.
 - 2. Construction
 - a. Contractors shall be required to secure and maintain builders risk insurance, at their sole expense, on all Board-approved construction projects during the construction phase and until final acceptance in amounts deemed necessary by the Board.
 - 3. Boiler and Machinery
 - a. Coverage shall be arranged against damage to or resulting from explosion of boilers, pressure vessels, and other identified machinery resulting from explosion or electrical breakdown and bodily injury to the public resulting from such occurrences.
 - 4. Liability Insurance
 - a. Liability coverage shall be arranged to protect the Board, its members, employees, and volunteers and agents from financial loss due to claims for damages resulting from alleged negligence while acting in the discharge of their

duties within the scope of their employment and/or under the direction of the Board.

5. Automobile Liability
 - a. Coverage for all Board-owned, hired, non-owned, or contract-operated vehicles to protect the Board from financial loss resulting from claims for damages resulting from alleged negligence by the Board, its members, employees, and agents under the following conditions:
 - (1) Such automobile is being used for the business of the named insured.
 - (2) Such use is either by such owner or by any other person whose actual operations or use is with such owner's permission.
6. Contract Bus Operators Automobile Liability
 - a. Coverage shall be arranged for bodily injury, property damage, and personal injury to protect the Board from financial loss resulting from claims for damages resulting from alleged negligence of its contract bus operators in the same manner as for Board-owned vehicles and to protect contract bus operators from liability when they choose to be included under such policy and when said buses are:
 - (1) On official Board business transporting pupils to and from school, or school-sponsored trips, including the operation of buses to and from the regular storage or garage location;
 - (2) Operated for maintenance or testing purposes;
 - (3) Stored or parked at the regular storage or garage location;
 - (4) Transporting Board employees when on school-sponsored activities; or
 - (5) Used for training drivers.
 - b. Contract bus operators who do not choose to be covered under such policy shall be required to provide the Board with certificates of insurance coverage at least equal to that of the Board own coverage.
7. Automobile Physical Damage
 - a. Coverage shall be arranged for physical damage to Board-owned vehicles.
8. Money and Securities
 - a. Coverage shall be arranged to protect the Board against the loss of money, securities, and other covered negotiable

instruments by employee dishonesty; forgery or alteration; theft, disappearance and destruction; and fraud.

9. Board Business Travel Insurance
 - a. Coverage shall be arranged for members of the Board due to accidental death and dismemberment while traveling on official Board business off of school-owned or leased property.
10. Underground Storage Tank Liability and Cleanup Insurance
 - a. To satisfy financial responsibility requirements imposed by the United States Environmental Protection Agency, the Board shall procure and maintain underground storage tank liability and cleanup insurance sufficient to meet EPA requirements and to protect the Board from undue financial loss associated with an accidental, sudden, or gradual release of chemicals from underground storage tanks located at scheduled bus lots and maintenance facilities.
11. Catastrophic Student Accident Insurance
 - a. The Board of Education shall procure and maintain catastrophic student accident insurance to provide catastrophic student accident medical expense coverage for all BCPS students participating in a school-sponsored activity that is sanctioned and scheduled by Baltimore County Public Schools (BCPS). Such coverage shall be in excess of other valid and collectible insurance.

III. Reporting

- A. Upon becoming aware of an incident that may lead to a liability claim against the school system or when a claim for liability is received, the school principal or office head shall report those incidents immediately to the Office of Risk Management.
- B. Employees shall immediately report all property loss and damage in accordance with procedures outlined in the *Critical Response and School Emergency Safety Management Guide*.
- C. In accordance with Board of Education Policy 8410, *Fraud Reporting*, each employee shall immediately report instances of suspected fraud or fiscal impropriety through the anonymous fraud tip line or to his/her immediate supervisor.

RULE 3150

Legal References: *Annotated Code of Maryland*, Education Article §4-105,
*Comprehensive Liability Insurance; Defense of Sovereign
Immunity.*
Annotated Code of Maryland, Education Article §4-106, *Immunity of
County Board Employees, Volunteers and Board Members*

Related Policies: Board of Education Policy 3128, *Board-Owned Vehicles*
Board of Education Policy 3151, *Accident Insurance*
Board of Education Policy 3160, *School-Sponsored Activities*
Board of Education Policy 8410, *Fraud Reporting*

Rule

Superintendent of Schools

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