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PROPERTY INSURANCE/ PUPIL ACCIDENT INSURANCE

The Board of Education recognizes its responsibility under law to insure the replacement value of the property of this school district, both real and personal, against loss or damage by fire and expressly extends such insurance coverage to loss or damage caused by theft, water, glass breakage, explosion, boiler failure, smoke, windstorm, vandalism, and other hazards.

In placing property insurance coverage, the Board shall be guided by the price of the coverage, the ability of the insurer to meet obligations promptly and fully, the reputation and past performance of the insurer's agent, and the goal of distributing the insurance coverage of the district through one insurance broker only.

The Board shall annually appoint an insurance advisor who shall review the insurance program of the district, consider alternatives, and report recommendations to the Board; recommend specific insurance placement and prepare specifications; assist the Board in the establishment and maintenance of property valuation and insurance records; provide annual safety and fire inspections; process all claims; provide workshops and lectures on fire safety and prevention and safety precautions to the appropriate staff members; and recommend such measures as may reduce the cost of insurance premiums.

The Board may, in accordance with law, enter a joint contract for the purchase of property insurance.

**PUPIL ACCIDENT INSURANCE**

The Oxford Township Board of Education recognizes the need for insurance coverage for injuries to pupils caused by accidents occurring in the course of attendance at school and participation in the athletic and co-curricular programs of the schools. However, the board does not contend that it should be the insurance carrier for each pupil.

Therefore, pupils involved in curricular or extra-curricular activities, who sustain injuries, will be covered by liability insurance carried by the Oxford Township Board of Education only if negligence is proven.

The Board will provide parent(s) or legal guardian(s) the opportunity to purchase insurance coverage, at no cost to the Board, for injury resulting from accidents sustained by pupils. This will be provided only through their own contributions.

The Chief School Administrator shall recommend suitable and qualified insurance carriers for Board consideration and notify all parent(s) or legal guardian(s) of pupils who may be eligible for insurance of its availability.

**Date:**

**First Adoption: May 17, 1989**

**Review Date: January 4, 2009**

**Revision and Adoption: February 26, 2009**

**Review Date: December 29, 2010 – No Changes**

**Legal References:**

<u>N.J.S.A.</u> 18A:43-1	Accident insurance for pupils
<u>N.J.S.A.</u> 18A: 18B-2	Authorized
<u>N.J.S.A.</u> 18A: 18B-2	Liability Insurance
<u>N.J.A.C.</u> 6A: 26-3	Insurance

**Possible**

**Cross References:**

- 5141.1 Accidents
- 6145 Extra-Curricular Activities
- 6145.1 Intramurals

Key Words: Liability, Insurance, Accidents, Intramurals