## 812. PROPERTY INSURANCE

### 1. Purpose

The Joint Operating Committee recognizes its responsibility under law to insure the real and personal property of this school.

### 2. Authority

The Joint Operating Committee has the authority and responsibility to provide adequate insurance coverage to protect the school's interests in its buildings and properties. Such coverage shall ensure for actual cost value and/or replacement cost.

The Joint Operating Committee shall have full power and authority to enter into any contract with any person, firm or corporation, including any mutual fire insurance company authorized to transact business in this Commonwealth, for the purpose of insuring against loss or damage by fire, or otherwise, any or all of the school buildings or other property owned or leased by the school; however, insurance coverage shall be governed by specific provisions in the Agreement of Lease.

The Joint Operating Committee shall have full power and authority to enter into any contract with any person, firm or corporation, including any mutual insurance company authorized to transact business in this Commonwealth, for the purpose of insuring every employee of the school against liability for damage sustained by students or others as a result of the employee’s negligence in the performance of his/her duties during the course of his/her employment.

The Joint Operating Committee shall purchase insurance for the school building and the contents therein for fire, extended coverage, vandalism and malicious mischief. Also to be purchased is coverage in the following areas: Comprehensive General Liability, Excess Indemnity/Umbrella Liability, Broiler and Machinery Insurance, Worker’s Compensation, Fidelity Bonds, Comprehensive Automobile Liability, and any other insurance as the Joint Operating Committee deems appropriate.

### 3. Guidelines

When purchasing insurance, the Joint Operating Committee shall receive and consider recommendations from the Business Administrator. Insurance purchases shall be guided by service of the insurance agent, scope of coverage, price of desired coverage, and assurance of coverage.
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<th>4. Delegation of Responsibility</th>
<th>The Business Administrator shall maintain a complete file of all policies and information concerning all insurance coverage.</th>
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