

Non-instructional Operations**INSURANCE PROGRAMS--DISTRICT**

- I. Workers' Compensation
 - A. Coverage
 - 1. Employee injury or occupational disease arising out of and during course of employment.
 - 2. Travel on official school business but not to and from work.
 - B. Reporting requirements
 - 1. Notify principal, department head or supervisor.
 - 2. Forward report to Workers' Compensation Section, Division of Risk Management, to determine eligibility and compensability in accordance with State Statutes as administered by the Florida Department of Labor and Employment Security.
 - 3. Refer to Administrative Directives, Series 9, for detailed instructions.
- II. Fidelity Bond
 - A. Coverage - all employees
 - B. Reporting requirements
 - 1. Report losses to the Division of Risk Management.
 - 2. Claims shall be processed by the Division of Risk Management.
- III. Buildings and Contents
 - A. Coverage
 - 1. Buildings and contents insured against loss due to fire. Extended coverage is subject to policy conditions and deductibles.

2. Theft of contents not covered.

B. Reporting requirements

1. Telephone the fire and/or police department.
2. Telephone, then confirm in writing all fire losses to the Division of Risk Management.
3. In cases of property damage or loss, complete a Plant Security Report listing unit prices of contents or equipment.
4. Damage claims against third parties shall be processed by the Division of Risk Management.

IV. Student Accident

A. Coverage

Low cost accident policy for students of Dade County Public Schools.

B. Reporting requirements

1. The School Board is not responsible for policy interpretation or claim payments.
2. Interpretations of coverage shall be made only by the insurance carrier's representative.
3. Refer to Administrative Directives, Series 9, for detailed instructions.

V. Boiler and Machinery

A. Coverage

Property damage and liability coverage on a blanket basis subject to terms of the policy.

B. Reporting requirements

1. Notify the fire and/or police departments of losses involving fire or explosion.

2. Telephone a report of loss to the Department of Maintenance.
3. Complete a Plant Security Report in accordance with instructions provided.
4. Department of Maintenance shall make a report by telephone, confirmed in writing, to the insurance carrier and the Division of Risk Management.
5. Claims shall be filed by the Division of Risk Management.

VI. Owned or Leased Vehicles

A. Coverage

1. Bodily injury and property damage liability for all owned and leased vehicles.
2. Medical payments for passengers and employees not covered by Workers' Compensation for injuries sustained while riding in and getting in or out of all owned or leased vehicles.

B. Reporting requirements

1. Notify the police department immediately, requesting a copy of the police accident report, when accidents result in bodily injury or property damage.
2. Refer to Administrative Directives, Series 9, for detailed instructions.

Specific Authority: 230.22(2) F.S.

Law Implemented, Interpreted, or Made Specific: 230.23(9)(d); 231.49; 234.03; 627.659(3); 627.661 F.S.

History: THE SCHOOL BOARD OF DADE COUNTY, FLORIDA

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