

Purpose/Background

Rocky View School Division No. 41 (RVS) purchases insurance to manage and mitigate business and operational risks. This Administrative Procedure outlines the types of insurance coverage, details of the coverage, and the Most Responsible Person (MRP) to contact for each claim type.

Procedures

1. Staff Responsibilities

- 1.1. All employees are responsible to ensure the safekeeping of RVS assets when and where possible. Vandalism and damage are to be reported as soon as possible (reporting processes will vary by Asset).
- 1.2. Each employee, visitor/volunteer, and student must exercise care and attention in safeguarding his/her personal property at all times. The Division does not accept responsibility for the replacement or repair of damaged, lost or stolen personal property of employees, visitors/volunteers and/or students. Employees hold a position of trust with respect to all property in their possession or owned by the Division. Personal items, damaged while performing duties as assigned by RVS, may be reviewed for replacement through appeal to the Associate Superintendent of Business and Operations using Form AF5201-A.
- 1.3. Staff who receive or collect money from any source shall either keep it on their person until they deposit in a timely fashion or shall turn it over to the Principal or designate for safekeeping.
- 1.4. Staff shall be responsible for safekeeping any property that has been removed from the possession of a student due to a breach of school rules. Liability for lost goods, held by the staff on behalf of the student, may rest with the staff member.
- 1.5. RVS provided laptops are the property of RVS. If a laptop is stolen, misplaced or damaged beyond repair, damaged in any form, the staff member who is assigned the laptop must report the loss. The loss and/or damage will be reported to the Finance Department for loss reporting.
- 1.6. Rental Agreements, as outlined in AP5201 for graduations or special events, that require insurance or have indemnity release statements must be sent to the Business and Operations Department through the Atrieve Insurance Request form, prior to signing the agreement, in order to ensure RVS insurance is able to issue insurance that meets the insurance requirements.

2. Student and Staff Accident Insurance

- 2.1. Injury claims for students and non-WCB covered employees, visitors and volunteers (Chaperones) are covered through special accident insurance. All injuries that may result in a claim need to be reported by the school/site to the Business and Operations Department via **Form AF315-A**.
 - 2.1.1. Coverage (full details updated yearly on the RVS Website) includes injuries sustained:
 - 2.1.1.1. In or on school buildings or premises by reason of attending classes on any regular school day;
 - 2.1.1.2. In attendance at or participating in any school activity approved and supervised by school-authorized personnel;
 - 2.1.1.3. Travelling directly to or from any regularly-scheduled and approved school activity under the direction or supervision of school-authorized personnel;
 - 2.1.1.4. In work experience programs; or,
 - 2.1.1.5. Travelling directly to or from the Insured's residence and such school for the purpose of attending classes or participating in any school-sponsored activity.

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3. Kids Plus Insurance (optional Student Insurance for parents to purchase)
 - 3.1. The IAP Kids Plus Enhanced Option Package is provided by the Division, at a cost to parents, and can be used in conjunction with the coverage outlined above. The Enhanced Option Package will upgrade the benefits otherwise provided for Ground Ambulance Service, Chiropractic/Osteopath, Physiotherapy/Registered Massage Therapy, and Special Treatment Travel. See the RVS website for full details (updated yearly).
 - 3.2. The Business and Operations Department provides information and updates for Kids Plus, but the plan itself is purchased and managed directly by parents through the Kids Plus Company.
 4. Travel Insurance (including trip cancellation)
 - 4.1. RVS provides travel insurance to all trips. This is a compulsory insurance policy that must be purchased by schools for travel out of province. Information on the costs and form (**Form AF260-L**) can be found on the RVS Website. The coverage details and costs, posted on the website, are updated yearly.
 - 4.2. The Finance Department must be in receipt of AF260-L, along with the funding for insurance costs at least one week prior to the trip taking place in order for the trip to proceed.
 - 4.3. All Travel must follow the **Field-Trip Manual** posted on the RVS website.
 5. Property Liability (Building/Contents)
 - 5.1. The Business and Operations Department arranges for, and maintains, the annual insurance for all buildings and contents owned by RVS.
 - 5.2. Building Insurance
 - 5.2.1. Building Insurance includes major incidents that surpass the deductible amount and meet the insurance providers requirements.
 - 5.2.2. All claims processed through RVS' property/building insurance must be tracked in Asset Planner. The Maintenance and Grounds department manages all Building Insurance claims.
 - 5.2.3. If Furniture and Equipment are involved in a claim the Maintenance and Grounds department will consult with the Supply Management Department to ensure those costs are included in the total claim.
 - 5.2.4. If replacement costs are incurred prior to the receipt of insurance funds, the Maintenance department will request a GL Code(s) which will track all expenditures incurred as a result of the incident. Once all costs are finalized, the approved insurance claim will be sent to the Director of Finance to record a receivable and track the outstanding revenue.
 - 5.3. Content/Equipment Insurance
 - 5.3.1. All building contents that are owned by Rocky View School Division No. 41 are covered under contents insurance.
 - 5.3.2. The Supply Management Department manages all claims (through form AF5317-A) for Furniture and Equipment where property/buildings are not involved or when theft/damages have occurred. The Associate Superintendent of Business and Operations may authorize the replacement of these items prior to the insurance claim (if applicable) being finalized. The deductible amounts for various "contents" are included in Appendix A.
 - 5.3.3. Any claims for contents insurance involving theft or damage should be processed using AF5317-A Report Theft Vandalism after a review of the deductible amounts.
 - 5.3.4. If replacement costs are to be incurred prior to the receipt of insurance funds, the Supply Management department will request an account code(s) to track all expenditures incurred

as a result of the incident. Once all costs are finalized, the approved insurance claim will be sent to the Director of Finance to record a receivable and track the outstanding revenue.

6. General Liability

6.1. Claims involving Employee conduct or illegal activity are managed through the Human Resources Department and directly reported to the insurer with notification to the Business & Operations Department.

6.2. All liability claims outside of the above claims are managed by the Business and Operations Department.

6.2.1. Event Insurance (Certificates of Insurance). RVS' insurance may provide, based on the event, risk factors and RVS approvals, a certificate of insurance for RVS events held at a non-RVS Facility. Rental Agreements, as outlined in AP5201 for graduations or special events, that require insurance or have indemnity release statements must be sent to the Business and Operations Department through the Atrieve Insurance Request form, prior to signing the agreement, in order to ensure RVS insurance is able to issue insurance that meets the agreement requirements.

6.2.2. Any staff asked to prepare or sign a waiver of liability (generally in relation to field trips) must contact the Business & Operations Department prior to endorsement.

7. Automobile Liability and Garage Policies (Fleet)

7.1. RVS holds automobile insurance for all Fleet vehicles, school owned vehicles (including buses), trailers and for small independent bus contractors. The insurance coverage is arranged for, and managed by, the Service Response Centre (403) 945-4065.

7.2. Reference AP5020 for RVS Fleet Vehicle requirements and processes.

7.2.1. All Accident/Collision claims must be reported within 24 hours of occurrence to the Service Response Centre following internal process on Motor Vehicle Collisions.

7.3. Garage insurance coverage is used for any facility that has an automotive garage in use. This policy covers RVS in case a car is damaged while it is in the garage. Claims can be submitted through the Service Response Centre using Form AF5020-B.

8. Cyber Insurance

8.1. The Business and Operations Department arranges and manages claims for this insurance type.

8.2. This includes protection of technology, including data protection and hacking.

9. Professional Liability

9.1. The Business and Operations Department arranges for insurance coverage, and manages claims involving Professional Liability.

9.2. Professional Liability consists of D&O (Directors and Officers)/EPL (Employee Professional Liability) or E&O (Errors and Omissions).

9.3. Professional Liability insurance coverage is "duty-to-defend" meaning the insurer will appoint legal counsel in the defense of RVS staff.

10. School Society Insurance

10.1. RVS' insurance does not extend to School Societies or Parent Groups (PG). The School Divisions insurance policies will not respond to any claims for independently operated activities; therefore, it is essential that PGs/School Societies obtain their own insurance to protect themselves from potential claims or lawsuits. Community Use Insurance.

10.2. RVS's insurance broker does offer coverage to School Societies or Parent Groups for a reasonable annual premium. All PG's are strongly encouraged to purchase liability insurance.

11. Community Use Insurance

11.1. See Board Policy 22 for reference to the required insurance Community Use Groups.

Reference:

- School Act Sections 18, 20, 60, 61, 96, 113, 116 and 117
- Field Trip Guide
- Form AF5317-A Report Theft or Vandalism
- Form AF260-L
- RISC (LINK)
- Internal Process for Insurance Claims (includes providers and contact information)
- Form AF5020-B Motor Vehicle Collision Report
- www.rockyview.ab.ca
- AP5201 – Limits of Authority and Procurement Requirements