

COMMODORE PERRY SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: May 15, 2006

REVISED:

813. OTHER INSURANCE	
1. Purpose	Proper school district operation requires that adequate, basic insurance programs be provided for the protection of the district and its employees.
2. Authority SC 513, 774	<p>The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests. Such coverage shall be in accordance with established guidelines.</p> <p>In placing insurance, the Board shall be guided by the service of an insurance agent, scope of coverage provided, price of desired coverage, and assurance of coverage.</p>
3. Guidelines	<p>Liability insurance for the district shall include coverage for liability as a result of:</p> <ol style="list-style-type: none"> 1. General liability. 2. Acts of employees. 3. Disputes with contractors. 4. Errors and omission of Board members and administrators. <p>Travel accident insurance shall include coverage for Board members and administrators while in the performance of their duties.</p> <p>Health care insurance, including dental coverage, shall be provided for regularly employed staff members in accordance with an applicable collective bargaining agreement, administrative compensation plan or individual contract.</p> <p>Term life insurance coverage shall be provided for regularly employed staff members in accordance with an applicable collective bargaining agreement, administrative compensation plan, or individual contract.</p> <p>Other insurance may be available in accordance with an applicable collective bargaining agreement, administrative compensation plan, or individual contract.</p>

COBRA

In the event of a qualifying event to the employee, the employer has thirty (30) days to notify the plan administrator of the termination, reduction in hours, or death of the employee. This terminates his/her insurance under the plan.

The plan administrator has fourteen (14) days to notify the employee of the right to continue coverage under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA).

In the event of a qualifying event to a dependent, the employer has fourteen (14) days to notify the dependent of his/her rights to continue coverage after being advised by the employee or dependent that the event has occurred.

<u>Qualifying Event</u>	<u>Duration of Continuance of Coverage</u>
Termination of employment (except for gross misconduct)	Up to 18 months
Reduction of the employee's hours which results in loss of coverage	Up to 18 months
Death of an employee	Up to 36 months
Divorce	Up to 36 months
Loss of dependent coverage because employee becomes entitled to Medicare benefits	Up to 36 months
Dependent child no longer meets definition of an eligible dependent	Up to 36 months

Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.