

Policy Code: 8340 Insurance and Liability Coverage

The board will maintain insurance or other liability coverage adequate to safeguard the school district's property and assets. Each fiscal year, the finance officer will make recommendations to the board on the amounts and types of liability coverage which should be obtained, such as errors and omissions, general liability, boiler & machinery, real and personal property, auto liability and workers' compensation. The board will solicit bids at least every 3 (three) years for such insurance as is approved by the board.

Costs associated with maintaining adequate liability coverage will be included in the budget as a necessary expense.

The finance officer will maintain custody of liability coverage policies and programs.

If the board requires school social workers to increase their private automobile liability coverage and/or to add a business use rider in order to transport students in their private vehicles, the school will reimburse the social worker for the additional premium charged¹ for the increased liability limits or the added rider.²

Legal References: [G.S. 115C-36](#), [-47](#), [-317.1](#), [-435](#), [-523.1](#), [-523.2](#)

Cross References: Insurance for Student Transportation Services (policy 6330), Defense of Board Employees (policy 7610)

Adopted: 2/4/99

Revised: 1/27/12, 9/30/19, 6/20/24

Chapel Hill-Carrboro Schools
