

**BARNSTEAD SCHOOL DISTRICT**  
**Liability Insurance**

The School Board shall purchase general liability and automobile liability insurance, as part of a comprehensive package or separate policies, as follows:

1. Comprehensive General Liability

Protecting the district and its employees (if authorized by the voters under RSA 31:105) against claims for bodily injury or property damage arising out of the ownership, maintenance, or use of the insured premises (minimum of \$1,000,000 – 2,000,000 General Aggregate).

In addition, this policy should cover the Board and its agents in cases alleging personal injury: libel, slander, invasion of privacy, false arrest and wrongful eviction.

2. Automobile Liability

Covering the District against claims for bodily injury, sickness or disease, or death, as well as claims for property damage arising out of the ownership, use, or maintenance of a district-owned vehicle or authorized non-owned vehicle properly used in behalf of the District (minimum of \$1,000,000), including provision for medical payments and uninsured motorists.

3. Errors and Omissions Liability

Providing the Board and its Agents with financial protection against any claims alleging wrongful acts arising out of their assigned responsibilities on behalf of the District (minimum of \$1,000,000).

4. It will be the practice of the Barnstead School District to arrange for the School District's Insurance Carrier to review the School District liability arrangements when considering a contractual arrangement. The Insurance Carrier will review those parts of the contracts which suggest, and where absent advise the School District to consider such appropriate provisions as evidenced by the Workman's Compensation, Commercial General Liability Insurance, and/or to name the District as an additional insured.

The school district's attorney and/or the Insurance Carrier may notify the Board of changes in state or federal law which affects their liability.

Any accidents or occurrences, no matter how minor, which could indicate liability on the part of an employee or official of the District shall be promptly reported to the Superintendent of Schools or their designee. Any changes in use or occupancy of buildings shall also be reported. Strict observance of these requirements is necessary to prevent loss of coverage under policy restricting conditions.

(Approved: 05/04/85)

(Reviewed: 09/15/92)

(Amended: 07/15/97)