



NON-INSTRUCTIONAL SERVICES: Non-Instructional Services

Board Insurance Program

I. Purpose

To outline the types of insurance/group self-insurance coverage authorized and to establish reporting procedures for employees.

II. Types of Insurance

The following insurance/group self-insurance shall be arranged:

A. Property Coverage

1. Coverage shall be arranged on an all-risk basis for all property of the Board of Education of Baltimore County (Board), both real and personal, or property belonging to others that is in the care, custody or under the control of the Board.
2. Coverage shall be arranged on a replacement cost basis and in amounts as authorized by the Board.

B. Construction

The Board shall ensure that builders risk coverage has been arranged, either by the Board or by contractors, on all Board-approved construction projects during the construction phase and until final acceptance in amounts deemed necessary by the Board.

C. Equipment Breakdown (Boiler and Machinery) Coverage

Coverage shall be arranged against loss or damage resulting from boiler or pressure vessel explosion, mechanical breakdown or electrical breakdown.

D. Liability

Liability coverage shall be arranged to protect the Board, its members, employees and volunteers and agents from financial loss due to claims for damages resulting from alleged negligence while acting in the discharge of their duties within the scope of their employment and/or under the direction of the Board.

E. Automobile Liability

Coverage for all Board-owned, or Board-leased vehicles shall be arranged to protect the Board from financial loss resulting from bodily injury and property damage claims alleging negligence by the Board, its members, employees and agents under the following conditions:

1. Such vehicle is being used for the official business of the Board; and
2. Such vehicle is being driven by an employee authorized by the Board to operate the vehicle.

F. Contract Bus Automobile Liability

Coverage for all contract buses shall be arranged to protect the Board from financial loss resulting from bodily injury and property damage claims alleging negligence of the Board's contract bus owners or operators in the same manner as for Board-owned vehicles and to protect contract bus owners and operators from liability when they choose to be included under such policy and when said buses are:

1. On official Board business transporting pupils to and from school or on school-sponsored activities, including the operation of buses to and from the regular storage or garage location;
2. Operated for maintenance or testing purposes;
3. Stored or parked at the regular storage or garage location;
4. Transporting Board employees when on school-sponsored activities;  
or
5. Used for training drivers.

G. Automobile Physical Damage

Coverage shall be arranged for physical damage to Board-owned and Board-leased vehicles.

H. Crime Coverage

Coverage shall be arranged to protect the Board from financial loss due to employee dishonesty; forgery or alteration; theft, disappearance and destruction; and fraud.

I. Board Member Business Travel Insurance

Coverage shall be arranged for members of the Board due to accidental death and dismemberment while traveling on official Board business.

J. Underground Storage Tank Liability and Cleanup Insurance

The Board shall arrange for underground storage tank liability and cleanup insurance sufficient to meet financial responsibility requirements imposed by the United States Environmental Protection Agency and to protect the Board

from undue financial loss associated with an accidental, sudden or gradual release of petroleum or other chemicals from those underground storage tanks subject to such requirements.

- K. Catastrophic Student Accident Insurance  
Coverage shall be arranged for catastrophic student accident medical expense coverage for all Baltimore County Public Schools' (BCPS) students participating in a school-sponsored activity that is sanctioned and scheduled by BCPS. Such coverage shall be in excess of other valid and collectible insurance.

III. Reporting

- A. The Office of Risk Management shall establish procedures for reporting losses under any of the above listed coverages.
- B. Upon becoming aware of an incident that may lead to a liability claim against the school system or when a liability claim is received, the school principal or office head shall report those incidents immediately to the Office of Risk Management.
- C. In accordance with Board of Education Policy 8410, *Reporting Fraud, Waste, Abuse or Unlawful Acts*, each Board employee shall immediately report instances of suspected fraud or fiscal impropriety through the anonymous fraud tip line or to his/her immediate supervisor.
- D. Employees shall cooperate upon request and assist in completing necessary claim forms and obtaining information that would assist in settling a claim.

Legal References: *Annotated Code of Maryland*, Education Article §4-105, *Comprehensive Liability Insurance; Defense of Sovereign Immunity*  
*Annotated Code of Maryland*, Education Article §4-106, *Immunity of County Board Employees, Volunteers and Board Members*

Related Policies: Board of Education Policy 3128, *Board-Owned Vehicles*  
Board of Education Policy 3151, *Student Accident Insurance Program*

Board of Education Policy 3160, *School-Sponsored Activities*  
Board of Education Policy 8410, *Reporting Fraud, Waste, Abuse or  
Unlawful Acts*

Rule

Superintendent of Schools

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