

# EI Insurance Program/Risk Management

File: EI

## **INSURANCE PROGRAM/RISK MANAGEMENT**

Regional School Unit 1 will maintain insurance coverage to protect the property and financial resources of the school system and to protect employees and School Board members from personal loss that is the result of their discharging of their Board responsibilities.

The Superintendent/designee shall be responsible for developing and implementing a risk management program to:

1. Identify and evaluate the school system's and Board members' exposure to loss;
2. Make recommendations concerning purchase of insurance (including but not limited to workers compensation, property and casualty and liability insurance);
3. Administer procedures to reduce risk of financial loss, damage to property and injury to employees, students and the public;
4. Develop protocols/procedures for dealing with claims; and
5. Comply with all applicable statutes and regulations related to the district's insurance coverage.

This policy does not apply to employee benefits such as health or disability insurance, which are negotiated or approved by the Board.

Adopted: March 23, 2026

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Revision #2

Created 24 March 2026 16:48:21 by Kimberly Burgess

Updated 24 March 2026 16:49:02 by Kimberly Burgess