

TERRELL COUNTY BOARD POLICY
Insurance Management

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Rescinds Code: EBA, EGAA,
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11/10/1975, 5/8/1978, 9/1/1971

The Terrell County Board of Education shall determine a comprehensive insurance management program. The adequacy and requirements of the program shall be determined by recommendation of the Superintendent, statutory requirements, rules and regulations of the State Board of Education, and insurance underwriters. The intent of insurance management is to minimize financial loss as well as providing the safest possible working conditions for the school system's students and employees.

In keeping with its responsibility to provide for the effective use of the Terrell County Board of Education's assets and revenues for the benefit of its citizens, the Terrell County Board of Education has developed a plan for insurance management. This plan will increase productivity, improve the work environment and enhance student, employee, and public safety.

Safety of the public and of personnel is paramount. It is the responsibility of all principals and employees to see that facilities and equipment are properly maintained and that operations are carried out in a safe manner.

Staff Workmen's Compensation

Employees of the district shall be covered by Workers' Compensation. The insurance coverage shall be with an agency selected by the Board with the premium paid from district funds.

Procedures to follow when an employee is injured on the job:

1. The employee should report the injury to his/her supervisor immediately.
2. The employee should tell his/her doctor and/or hospital that this is a Workmen's Compensation Claim. Doctors and hospitals have the necessary forms for handling their part of the claim processing.
3. Supervisors, when complete the employer's first report of injury form and send it to the business office immediately. Do not wait for any bills or forms from doctors and/or hospitals.

Additional information is available from the central office.

Student Insurance Program

The district shall provide protection for its students who may be injured on the school premises or who may be injured by their participation in school athletic activities or physical education programs through the Georgia High School Athletic Association.

All students participating in extracurricular activities (athletic, band, cheerleader, etc.) are required to have accident insurance coverage. The premiums for such coverage shall be borne by the student and/or school.

A signed affidavit from the students' parenting stating that they have adequate coverage of their own for their child will be a suitable substitute for coverage under the district's program.

Property Insurance

The district shall insure its property against loss through an insurance agency. The Board shall periodically seek bids for providing adequate coverage on property owned by the district and will be chosen by the board based on the best. The management of the program shall be the responsibility of the superintendent.

Health Insurance

The Board shall provide a health insurance program for all employees of the district. The cost of the insurance shall be through payroll deduction.