

CARLISLE AREA SCHOOL DISTRICT

SECTION: OPERATIONS

TITLE: OTHER INSURANCE

ADOPTED: March 15, 2007

REVISED:

	813. OTHER INSURANCE
1. Purpose	Proper school district operation requires that adequate, basic insurance programs be provided for the protection of the district and its employees.
2. Authority SC 513, 774	<p>The Board has the authority and responsibility to provide adequate insurance coverage to protect the district's interests. Such coverage shall be in accordance with established guidelines.</p> <p>In placing insurance, the Board shall be guided by the service of an insurance agent, scope of coverage provided, price of desired coverage, and assurance of coverage.</p> <p>The Board may appoint an insurance advisor, who may be the agent of record.</p>
3. Guidelines	<p>Liability insurance for the district shall include coverage for liability as a result of:</p> <ol style="list-style-type: none"> 1. General liability. 2. Errors and omission of Board members and administrators. <p><u>COBRA</u></p> <p>In the event of a qualifying event to the employee, the employer has thirty (30) days to notify the plan administrator of the termination, reduction in hours, or death of the employee. This terminates his/her insurance under the plan.</p> <p>The plan administrator has fourteen (14) days to notify the employee of the right to continue coverage under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA).</p> <p>In the event of a qualifying event to a dependent, the employer has fourteen (14) days to notify the dependent of his/her rights to continue coverage after being advised by the employee or dependent that the event has occurred.</p>

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	<div> <div>Qualifying Event</div> <div>Duration Of Continuance Of Coverage</div> </div>
	<div> <div>Termination of employment (except for gross misconduct)</div> <div>Up to 18 months</div> </div>
	<div> <div>Reduction of the employee's hours which results in loss of coverage</div> <div>Up to 18 months</div> </div>
	<div> <div>Death of an employee</div> <div>Up to 36 months</div> </div>
	<div> <div>Divorce</div> <div>Up to 36 months</div> </div>
	<div> <div>Loss of dependent coverage because employee becomes entitled to Medicare benefits</div> <div>Up to 36 months</div> </div>
	<div> <div>Dependent child no longer meets definition of an eligible dependent</div> <div>Up to 36 months</div> </div>
	<div> <div>Terminated employees are responsible for the gross rate of premiums charged, with an additional two percent (2%) charged for additional corporate administrative cost.</div> </div>