

# REGULATION MONTGOMERY COUNTY PUBLIC SCHOOLS

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**Related Entries:** EIB-RA, EIC-RA, EIF-RA  
**Responsible Office:** Chief Operating Officer  
Financial Services

## Insurance/Self-Insurance Management

### I. PURPOSE

To publish a background statement covering insurance/self-insurance management and types of coverage authorized and to establish a procedure for filing a claim for destruction of property or loss to a covered physical asset under these types of coverage

### II. BACKGROUND

The Board of Education maintains a program of insurance/self-insurance management for the school system which, consistent with all legal requirements pertaining thereto and the financial ability of the school system, provides a program (a) to protect and insure real and personal property of the system and the personal liability of the Board of Education and employees of the system for damages to persons or property; (b) to insure and/or self insure the school system from losses due to employee dishonesty, injury, or death; and (c) to provide a program of health and welfare benefits for employees to the limits established from time to time by the Board.

### III. PROCEDURES

#### A. Types of Insurance/Self-Insurance Authorized

The following insurance/self-insurance shall be provided in accordance with applicable rules and regulations:

1. Fire and extended coverage protection covering all buildings owned or occupied by the school system in such amounts as are authorized by the Board
2. Comprehensive liability protection covering members of the Board of Education and employees while acting in the discharge of their duties within the scope of their employment and/or under the direction of the Board of Education. (See MCPS Regulation EIB-RA: *General Liability Insurance*.)

3. Fidelity bonds protecting the school system against loss occasioned by dishonesty of officers and employees of the system
4. Workers compensation protection covering all employees in accordance with Article 101 of the *Annotated Code of Maryland*. (See MCPS Regulation EIF-RA: *Workers Compensation Insurance and Personal Property Loss*.)
5. Casualty, fire, and theft protection covering all vehicles owned or operated by the Montgomery County Public Schools to the limits as specified by Board of Education action in accordance with State of Maryland requirements for school buses when applicable
6. Robbery protection covering the loss of school system money within the premises or by a messenger because of a threat of violence. No coverage is provided for loss of funds other than by threat of force or violence or employee dishonesty.
7. Boiler and air-conditioning explosion coverage to the limits authorized by the Board of Education
8. Student accident and football insurance to the limits authorized by the Board of Education. (See MCPS Regulation EIC-RA: *Student Accident and Football Insurance Program*.)
9. Programs of protection in the area of employee fringe benefits, such as group life, medical, dental, vision and prescription insurance, but only in the kinds and to the limits authorized by the Board
10. Personal property claims as determined by the Small Claims Review Board in accordance with the applicable negotiated agreement

B. Reporting a Loss

In the event of a loss of physical asset under any of the above listed coverages, the person responsible for the physical asset must file written notice containing information sufficient to identify the property, as well as reasonable obtainable information with respect to time, place, and circumstances thereof, and the names and addresses of available witnesses. This written notice should be sent as soon as practicable after the loss to the Employee and Retiree Service Center. Fires should be reported on MCPS Form 270-3: *Report of a Serious School Incident*. MCPS Form 525-2: *Student Accident Report* should be filed if any student is injured. All

employees shall cooperate upon request and assist in completing necessary claim forms and obtaining information that would assist in settling a claim.

*Regulation History:* Formerly Regulation No. 235-9, January 24, 1980; reviewed April, 1988; revised February 7, 2005.