

# REGULATION

## MONTGOMERY COUNTY PUBLIC SCHOOLS

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**Related Entries:** COB-RA, EBH-RA, EIA, EIA-RA

**Responsible Office:** Chief Operating Officer  
Financial Services

### General Liability Insurance

#### I. PURPOSE

To provide information concerning the MCPS general liability insurance coverage and to establish procedures for reporting and investigating an incident which might result in the filing of a claim

#### II. BACKGROUND

The Board of Education of Montgomery County has included funds in the operating budget to provide general liability protection for all employees and volunteer workers, while acting within the scope of their duties, up to certain limits and with certain stated exclusions. The Board has provided this protection through participation in the Montgomery County Self-Insurance Fund under regulations promulgated under Section 20-37 of the *Montgomery County Code*.

#### III. PROCEDURES

##### Reporting an Incident

- A. The school principal or appropriate administrator should report immediately by telephone to the Employee and Retiree Service Center, any incident that might have any potential for liability of MCPS, an employee, or a volunteer worker.
- B. A written report should be forwarded by the person reporting to the Employee and Retiree Service Center as soon as possible after the initial report is made. This report should be nonincriminatory in nature but furnish basic factual information such as date, time, location, names, and addresses. If a student is injured, MCPS Regulation EBH-RA: *Reporting Student Accidents* is followed with MCPS Form 525-2: *Student Accident Report*, constituting the written report. If the injured or damaged person is other than a student, a brief memorandum is submitted.

- C. An adjuster from the claims service representing the Montgomery County Self-Insurance Fund may visit the school or office in order to complete his/her investigation. The individual(s) involved should require the adjuster to present identification that he/she is a representative of the claims service and cooperate with the investigation. Questions should be directed to the risk management specialist, Employee and Retiree Service Center.

**Regulation History:** Formerly Regulation No. 285-7, April 26, 1979; directory information updated January, 1983; reviewed April, 1988' revised January 6, 2005.