



# SASKATCHEWAN SCHOOL BOARDS ASSOCIATION INSURANCE AND RISK MANAGEMENT PROGRAM

JANUARY 31, 2017



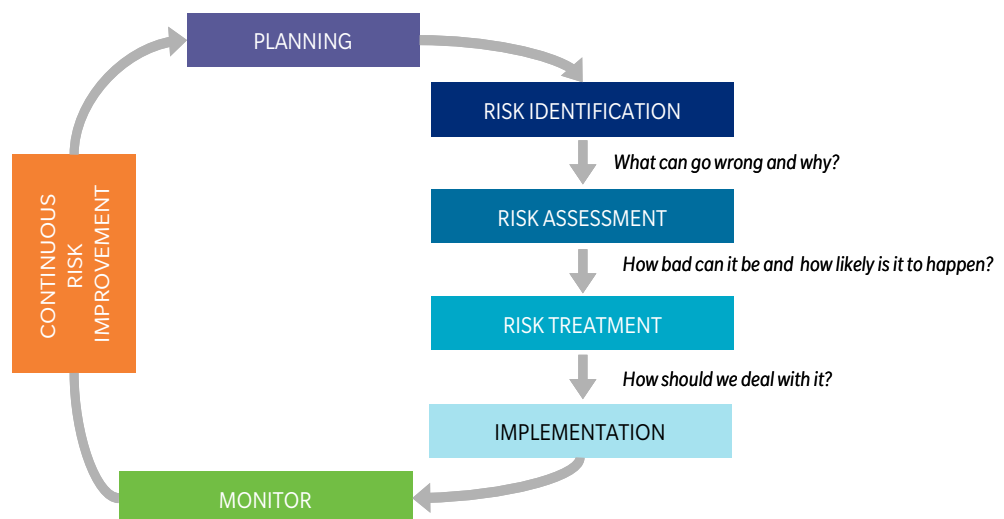
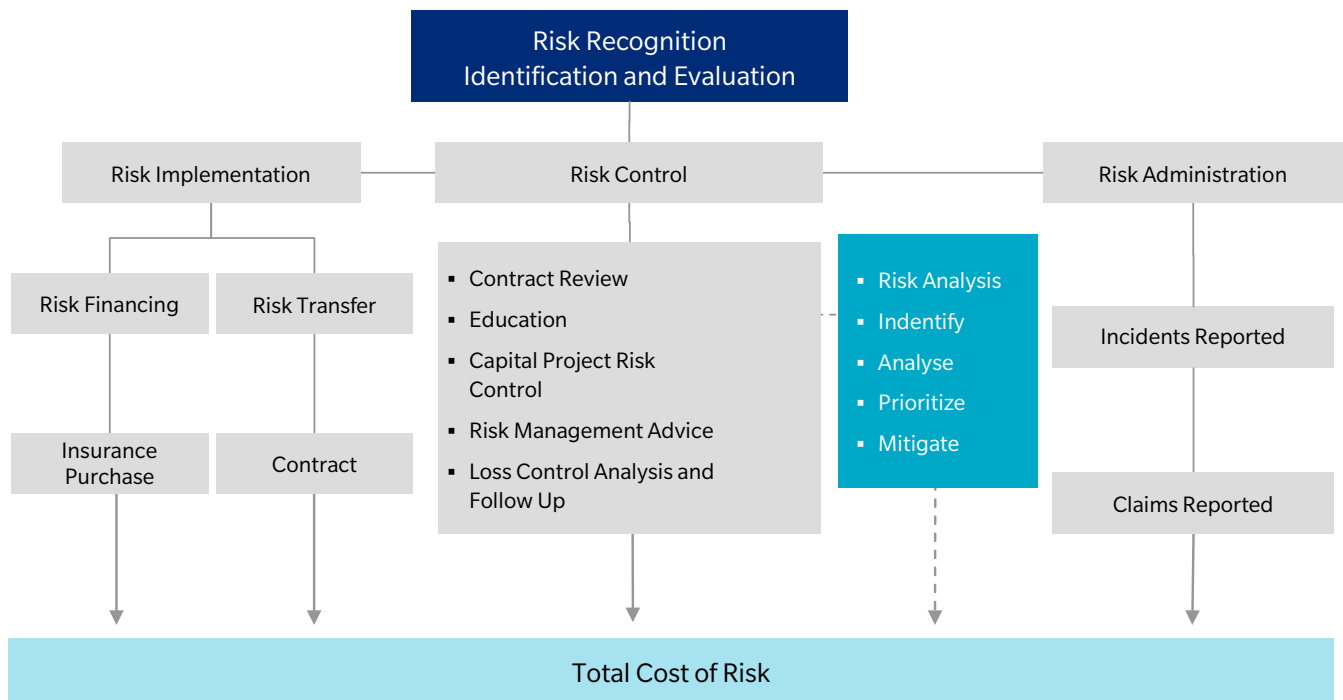
# RISK MANAGEMENT

## RISK

Uncertainty about outcomes that can be either positive or negative.

## RISK MANAGEMENT

The process of making and implementing decisions that will minimize the adverse effects of accidental loss to an organization



# INSURANCE PROGRAM

## JANUARY 31, 2017

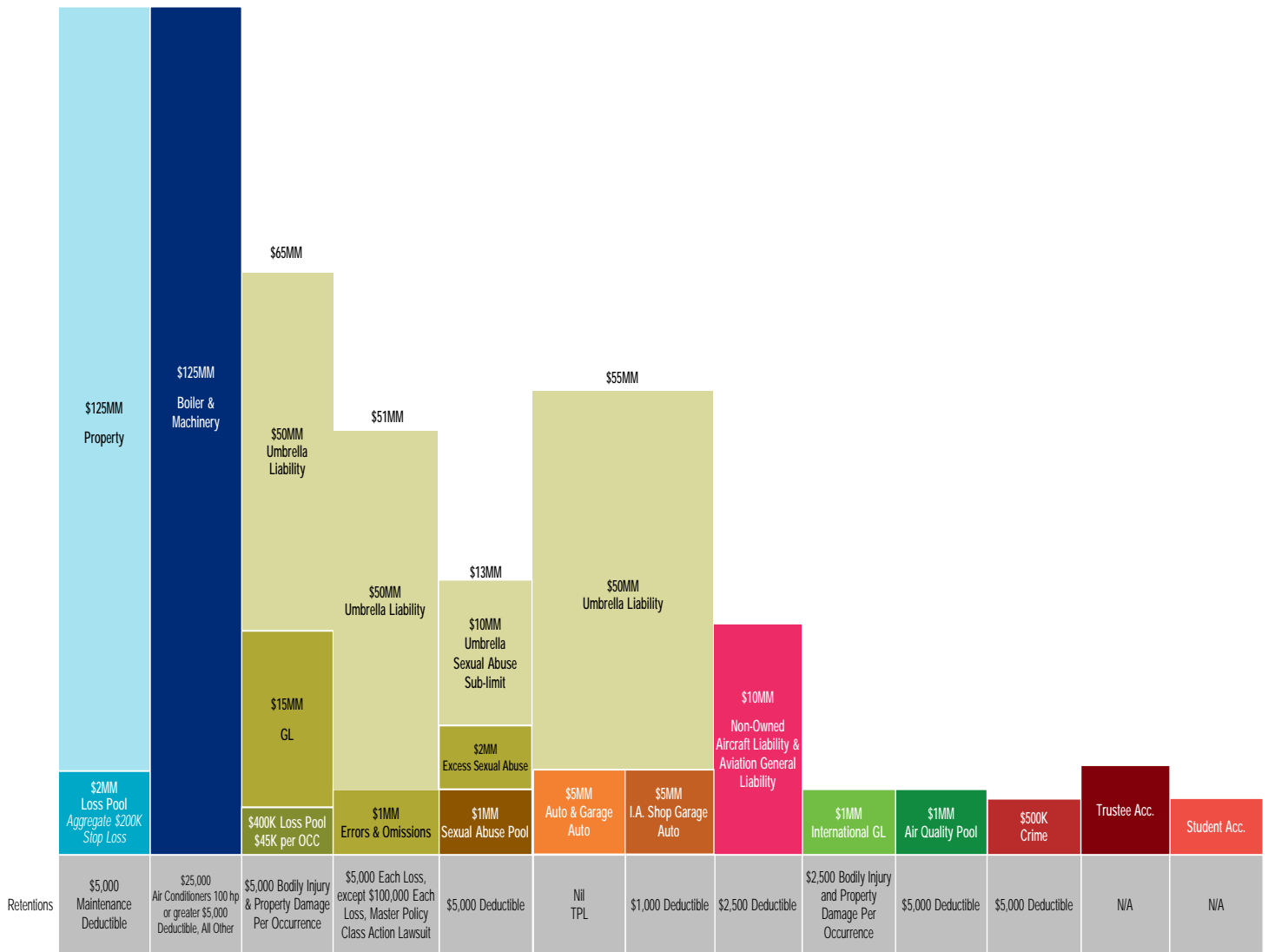


Diagram not to scale

# INSURANCE PROGRAM HIGHLIGHTS

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## PROPERTY “ALL RISKS”

Broad “all risks” coverage on all property which the School Division owns, is legally liable for, is responsible to insure, or has agreed to insure (providing more specific coverage is not in place) includes:

- \$125,000,000 loss limit per location or the declared total insurable values per location, whichever is less.
- \$5,000 deductible per location per occurrence (higher deductibles on flood and earthquake).
- Automatic acquisition (up to \$30,000,000).
- Extra Expense Insurance (\$5,000,000).
- Computer hardware included (data and media excluded).
- Valuable Papers Insurance.
- Coverage for personal property of teachers and students (limits and restrictions apply).
- Replacement cost basis of Loss Settlement (Actual Cash Value, Vacant Building Value and Demolition costs only also available).
- Foundations included.
- Heritage Clause Basis of Loss Settlement available.
- Premium credits available for approved intrusion alarms.
- Business Interruption / loss of tuition fees (\$250,000 limit).
- Extra Expense / closure by authorities due to pandemic / vermin / murder / suicide (25,000 limit / 500,000 program aggregate).
- Margins clause applicable to locations not appraised within 5 years.

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## BOILER & MACHINERY BREAKDOWN INSURANCE

Coverage includes loss arising from sudden and accidental breakdown of boilers, fired or unfired pressure vessels, air conditioning equipment, motors, pumps, and transformers.

- \$125,000,000 limit per accident.
- \$5,000 deductible per loss per location except;
  - \$25,000 air conditioning units 100 HP and more.

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## EDUCATIONAL INSTITUTION LIABILITY

### GENERAL LIABILITY INSURANCE

Claims which the school division is found legally liable for - covered bodily injury, personal injury and property damage. Limits / sublimits and aggregate limits apply, as do exclusions.

- \$15 million per occurrence Limit
  - \$5,000 deductible (including adjusting expenses) per occurrence:
    - Bodily Injury.
    - Property Damage Liability.
    - Employee Benefits; and
    - Tenants Legal Liability.
  - \$250 deductible Property Damage for work experience programs and \$1,000 deductible for legal liability for damage to hired automobiles.
  - Incidental Medical Malpractice Liability.
  - Fire Fighting Expense (Forest and Prairie).
  - Employers Liability.
  - Employee Benefits Liability.
  - Non-Owned Automobile and Volunteer Excess Automobile Liability.
  - Owned and Non-Owned Watercraft up to 10 meters.
  - Bus Drivers Legal Liability.
  - Advertisers Liability.
  - Sudden and Accidental Pollution Coverage (240 hours to report), excluding US exposure.
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EDUCATORS ERRORS AND OMISSIONS LIABILITY	<p>This policy protects against claims arising out of the business decisions of the School Division and the professional services provided. This would include mistakes and poor judgement. Because school board members can be held personally liable for any actual or alleged errors, misstatements or breach of duty the policy specifically names the board members as insured persons extending coverages subject to policy terms and conditions.</p>		
	<ul style="list-style-type: none"> <li>• \$1,000,000 limit per occurrence/ aggregate per certificate holder.</li> <li>• \$250,000 limit per occurrence, Administrative Board/Enquiry Commission Costs.</li> <li>• \$5,000 Deductible.</li> <li>• Penal Defence Cost (\$250,000 - limit).</li> <li>• Outside Directorship Coverage.</li> <li>• Non Monetary Relief Costs.</li> <li>• Wrongful Employment Conduct.</li> </ul>		
EXCESS MOLESTATION	<p>Follow form to the self insured policy, excess of annual aggregate of \$1,000,000 - \$2,000,000 limit.</p>		
AUTOMOBILE LIABILITY	<p>Saskatchewan automobile extension policy for school bus fleets and auxiliary vehicles, third party liability, accident benefits, Loss or Damage to Insured Vehicle, S.E.F. No. 21d – Excess Coverage for Blanket Basis Fleet Endorsement, - E.E.F. No. 1 – Saskatchewan Excess Liability Endorsement, - Blanket Basis Fleet Endorsement, - Contingent Coverages, Public Passenger Vehicles Endorsement, School Bus Extended Use Endorsement, School Bus Endorsement, S.E.F. No. 5 - Permission to Rent or Lease Endorsement (long term), Cancellation Endorsement – 60 Days, Private Passenger Extension, Accident Benefits, Family Protection (S.E.F. No. 44), Cross Liability Endorsement, Loss Payee/Additional Insureds.</p>		
SEXUAL MOLESTATION AND ABUSE LIABILITY INSURANCE LOSS POOL	<p>This loss pool and excess policy agree to pay sums the School Division is legally liable to pay, subject to policy terms and exclusions, arising out of, resulting from, or relating to any allegation of any actual or threatened sexual act or acts; actual or threatened sexual abuse or sexual molestation (claims made basis).</p>		
	<p>Limits and Coverages:</p> <ul style="list-style-type: none"> <li>• \$1,000,000 each claim and annual aggregate.</li> </ul> <p>Deductible:</p> <ul style="list-style-type: none"> <li>• \$5,000 each claim including defence and investigation costs.</li> <li>• Retroactive Date: January 31, 1996</li> </ul>		
AIR QUALITY (MOULD) LIABILITY INSURANCE LOSS POOL	<p>This loss pool agrees to pay sums the School Division is legally liable to pay for bodily injury arising out of an air quality (fungus/mould) incident, subject to policy terms, and exclusions (claims made basis).</p>		
	<p>Limits and Coverages:</p> <ul style="list-style-type: none"> <li>• \$500,000 each claim.</li> <li>• \$1,000,000 annual aggregate.</li> </ul> <p>Deductible:</p> <ul style="list-style-type: none"> <li>• \$5,000 each claim including defence and investigation costs.</li> <li>• Retroactive Date: January 31, 2002</li> </ul>		
EXCESS LIABILITY	<p>Follow form underlying general liability, automobile liability, garage automobile liability, abuse and molestation, educators errors &amp; omissions.</p>		
CRIME	<p>Limits:</p> <table border="0"> <tr> <td data-bbox="472 1717 1032 1955"> <ul style="list-style-type: none"> <li>• \$500,000 Commercial Blanket Bond.</li> <li>• \$500,000 Employee Benefits Plan.</li> <li>• \$10,000 Broad Form Money &amp; Securities.</li> <li>• \$10,000 Money Orders and Counterfeit paper Currency.</li> <li>• \$500,000 Forgery or Alteration.</li> <li>• \$500,000 Computer Fraud.</li> <li>• \$50,000 Computer Program data restoration expense.</li> </ul> </td> <td data-bbox="1084 1717 1458 1940"> <ul style="list-style-type: none"> <li>• \$50,000 Telephone Toll Fraud.</li> <li>• \$50,000 Claim Expenses.</li> <li>• \$50,000 Funds Transfer Fraud.</li> <li>• \$25,000 Rewards.</li> <li>• \$5,000 Deductible per agreement, excluding professional expenses and Employee Benefits Plan fidelity.</li> </ul> </td> </tr> </table>	<ul style="list-style-type: none"> <li>• \$500,000 Commercial Blanket Bond.</li> <li>• \$500,000 Employee Benefits Plan.</li> <li>• \$10,000 Broad Form Money &amp; Securities.</li> <li>• \$10,000 Money Orders and Counterfeit paper Currency.</li> <li>• \$500,000 Forgery or Alteration.</li> <li>• \$500,000 Computer Fraud.</li> <li>• \$50,000 Computer Program data restoration expense.</li> </ul>	<ul style="list-style-type: none"> <li>• \$50,000 Telephone Toll Fraud.</li> <li>• \$50,000 Claim Expenses.</li> <li>• \$50,000 Funds Transfer Fraud.</li> <li>• \$25,000 Rewards.</li> <li>• \$5,000 Deductible per agreement, excluding professional expenses and Employee Benefits Plan fidelity.</li> </ul>
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**OWNER CONTROLLED  
CONSTRUCTION INSURANCE**

Program to easily add coverage for renovations and new construction projects - Course of Construction Insurance and Wrap-Up Liability Insurance (small projects up to \$3MM in value).

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**NON-OWNED AVIATION**

Liability coverage for aviation risks such as incidental rides, charter aircraft.

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**STUDENT ACCIDENT:**

Accident coverage designed for students while travelling directly to and from school and while at school or school sponsored events, this can include teachers and non teaching employees - various options and extensions available.

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**TRUSTEE ACCIDENT:**

Accident coverage designed for board members while travelling to and from and while participating in board business. Staff members can be included for business travel and volunteer workers can be included for 'volunteering time' - various coverage options.

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**CYBER RISK:**

Quotations available upon request: Cyber Risk Insurance - Your current program does not provide for third party or regulatory defense nor does it provide for crisis management or notification. There is a small extra expense limit to re-secure computer systems following a hacking event under the property policy and a modest limit under the crime policy for computer funds transfer.

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# PROPERTY & LIABILITY CLAIMS PROCEDURES

## PROPERTY LOSS PROCEDURES

1. Take immediate measures to protect and preserve your property from further damage.
2. Take photo(s) of damaged property and surrounding area.
3. Secure 'broken parts' (pumps, sprinkler heads, sections of ruptured pipe, etc.).
4. Locate and secure relevant contracts.
5. Record witness / emergency response contacts data (may be required later for statement).
6. Do not proceed with repairs, alterations or replacement of damaged or lost property until advised by the Insurer to do so, except as required under Step 1.
7. Report incident to appropriate authorities (i.e. Police, etc.)
8. Designated individual to report loss to Marsh Canada for handling.

## LIABILITY LOSS PROCEDURES

1. As required, report incident to appropriate authorities (emergency services, etc.). If someone is injured or might be injured, administer first aid only if necessary.
2. Obtain the other party's name, address and contact information. Also, secure same details from any witnesses. Record the name of any attending medical / emergency personnel and the name of any medical facility accessed.
3. Report the claim promptly to Marsh Canada.
4. Secure any tools and/or equipment/reports/photos which may have been involved in the accident.



# RISK MANAGEMENT RESOURCES

- Risk Management Guide for Schools
- Education Continuity Plan (ECP)
- A Framework for Education Continuity Management
- Education Continuity Plan Template
- Education Continuity Project Checklist and Schedule
- A Guide for School Board Pandemic Influenza Preparedness – Dave Jackson
- The Emerging Global Pandemic – Human Resource Implications
- Avian Flu: Preparing for a Pandemic – A Marsh article
- Comments by Lisa Soronen, Staff Attorney, NSBA
- Pandemic Flu – A Planning Guide for Educators
- Avian Flu: Preparing for a Pandemic – A Viewpoint article
- Planning for a Pandemic – A presentation
- Idle Building Checklist
- National Standards of Canada - Children's Play spaces and Equipment.
- Construction & Design Performance and Payment Bonds
- Construction Risk Management
- Boiler & Machinery Risk Management Brochures

# REPORTING REQUIREMENTS

## CLAIMS

- As per soon as “practicable”

## INCIDENTS

- As soon as possible

## STUDENT ACCIDENT CLAIMS

- Immediately - invalid if not reported within 12 months
- 60 Day window to visit dentist

## EMPLOYEE THEFT

- Immediately - 180 Days from discovery to file proof of loss

## MATERIAL CHANGE IN RISK

- Immediately (vacant buildings, alarm systems or sprinkler systems impaired, change in occupancy)

## NEW ACQUISITIONS

- Immediately (30MM Automatic Acquisition)

## CLAIMS MADE POLICIES

- Educators Errors & Omissions
- Sexual Abuse and Molestation
- Employee Benefits
- Air Quality Loss Pool



# LOSS PREVENTION FOCUS

- Emergency Response Plan / Crisis Management
- Science Labs
- Bomb Threats
- IA Shops
- Playground - Safety Rules
- Playground Maintenance
- General Safety
- Transporting Students
- Volunteers / Non-Owned Auto
- 15 Passenger Vans
- Building Security
- Crime Prevention
- Fire Prevention
- Fire / Security - Garages
- Fire Evacuation
- Weather Maintenance
- School Activities
- Work Experience Programs
- User Groups
- Field Trips
- Sporting Events









For further information, please contact your local Marsh office  
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