

INSURANCE PROGRAM/RISK MANAGEMENT

Code **EI** Issued **8/04**

Purpose: To establish the basic structure for maintaining adequate insurance.

The superintendent will recommend to the board the purchase of adequate insurance to protect certain physical assets of the school system. The insurance will also protect personnel for civil liability and medical expenses to the extent of coverage.

The district will provide the health insurance program specified by the state of South Carolina to all full-time permanent employees of the district. (A full-time permanent employee is classified as an employee working a minimum of 30 hours per week in a permanent capacity such as teacher, aide, etc. Substitute teachers are not classified as permanent.)

Upon recommendation of the superintendent, the board will also authorize the individual purchase of other insurance protection including annuities by staff members, their spouses and families as well as for students. Staff members may use payroll deduction for certain approved insurance programs. The superintendent will develop and maintain procedures for provision of insurance and for payroll deduction.

Workers' compensation

The board provides workers' compensation insurance coverage through the South Carolina School Boards Insurance Trust for all district employees. School bus drivers who are covered by the state and volunteers who are not employees are exceptions to this policy.

The South Carolina Workers' Compensation Law is designed to provide medical and monetary benefits for an employee who sustains an accidental injury arising out of and in the course of his/her employment. The law provides medical care to bring about the earliest possible recovery from the injury, a percentage of wages and salary lost during the injured employee's disability, and, in case of death, compensation for the deceased employee's dependents.

Under the Workers' Compensation Law it is the responsibility of the school district to provide medical treatment for employees injured on the job. School employees must use those providers specified by the employer. Designation of medical treatment providers will be made by the school district in consultation with and upon the recommendation of the worker's compensation insurance carrier. The refusal of an employee to accept any medical, hospital, surgical or other treatment when provided by the employer will bar such employee from further compensation until such refusal ceases unless, in the opinion of the South Carolina Workers' Compensation Commission, the circumstances justified the refusal.

When an employee is absent from work as a result of accidental injury arising out of and in the course of his/her employment, available sick leave and annual leave and workers' compensation benefits can be coordinated to the extent such leave and benefits are available.

Every injured employee or his/her representative will immediately, on the occurrence of an accident or as soon thereafter as practicable, give or cause to be given to his/her principal or immediate supervisor and to the district office a notice of the accident.

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Property and casualty insurance

The board has selected the South Carolina School Boards Insurance Trust to provide property and casualty insurance for the district. The board will cooperate with the trust in areas of risk management.

Adopted 7/1/75; Revised 10/18/88, 8/13/91, 8/10/04

Legal references:

A. S. C. Code, 1976, as amended:

1. Section 11-9-610 - 680 - State sinking fund.
2. Section 42-1-10, et seq. - The South Carolina Workers Compensation Law.