SCHOOL DISTRICT OWNED/LEASED VEHICLES, INSURANCE

A. All school district owned or leased vehicles shall be insured.

B. Insurance coverage shall include, as a minimum:

1. Public liability – $500,000 limit, to interface with the school district's umbrella liability policy.

2. Personal injury protection:
   a. Medical – unlimited coverage, with credits for school district employee coverage of health, disability income and workers' compensation insurance.
   b. Loss of wages – actual wages up to $17,500, with credits as above.

3. Property protection – $1,000,000 (standard legal limit).

4. Uninsured motorists' protection – $20,000 per person, $40,000 per accident limit.

5. Comprehensive coverage – actual cash value.

6. Collision coverage – actual cash value less $100 deductible, broad coverage.

7. Employers' non-owned vehicle and hired auto coverage shall be required options.

8. Road service and towing coverage may be considered as an option.
C. The policy may be bid together with garage owner's liability and garage keeper's legal coverage, or separately, as is most advantageous to the school district.

D. The director of finance, shall be responsible for maintaining currently valid insurance coverage on all school district owned or leased vehicles.

LEGAL CITATION: Michigan General School Laws, Sec. 681.1405, which is P.A. 170/1964.

POLICY

Adopted: May 20, 1980
Amended: August 17, 1982