

521 Insurance Management

Belief

The Maskwacis Education Schools Commission (MESC) follows cultural and traditional teachings of the Maskwacis Cree, in particular Wahkohtowin. Wahkohtowin is the belief that all things are related and connected, that all of existence has spirit and that living in a good way requires us to maintain good relationships with each other and other aspects of existence. We recognize that respect for mother earth, elders, youth, and the Treaties are paramount to planning ahead and making decisions for future generations.

Maskwacis Education Schools Commission shall maintain continuous, effective and efficient insurance coverage.

Procedures

1. The Associate Superintendent of Business Services shall secure the services of an insurance broker for the purpose of obtaining adequate insurance for the Commission.
2. Insurance coverage shall be provided for the following:
 - 2.1. Buildings,
 - 2.2. Contents,
 - 2.3. Liability – for individual Board governors, staff members, student teachers and interns, professional staff and volunteers; all the foregoing while performing duties authorized by MESC,
 - 2.4. Crime,
 - 2.5. Cyber security,
 - 2.6. Automobile fleet,
 - 2.7. Travel accident,
 - 2.8. Student accident,
 - 2.9. Boiler and machinery,
 - 2.10. Errors and omissions,
 - 2.11. Sexual molestation and abuse, and
 - 2.12. Course of construction and wrap up.
3. Building insurance shall be secured to provide coverage at full replacement cost.

4. Contents insurance shall be obtained on an actual cash value basis. Claims made under the building and contents section of the insurance policy resulting from accidents, vandalism or theft shall be made by the Associate Superintendent of Business Services upon receipt of the required information from the Site Leader.
5. Travel accident insurance shall be obtained to cover staff members and Board Governors while traveling on Commission business.
6. The Commission shall review on an annual basis its insurance coverage and make such arrangements for insurance coverage, as it deems necessary.
7. The Associate Superintendent of Business Services shall make information available describing the Commission's insurance coverage.

References

MESC Board of Governors Policy; EL-1, EL-2, EL-5