

**6Gx53-5.009 INSURANCE:**

I. Insurance Provided by the Board:

A. Coverage Types: Pursuant to Florida Statutes and Florida Administrative Code, the School Board shall keep in force insurance coverage or self-insure as follows:

1. Buildings and contents;
2. Boilers and machinery;
3. Vehicle fleet;
4. Surety and fidelity bonds on all employees;
5. Public officials bonds;
6. Comprehensive general liability;
7. Professional liability;
8. Workers' compensation, and
9. Group medical and life insurance.

B. Superintendent's Responsibility: It shall be the responsibility of the Superintendent to determine the proper coverage for each of the foregoing areas of insurance, self-insurance or combination thereof and submit to the Board his recommendations on the methods of providing this coverage.

II. Student Insurance: The School Board shall not be liable for any portion of the premium for either student or athletic insurance; however, individual schools may provide part or all of the premium for athletic insurance through internal funds generated by athletic activities.

A. Athletic Insurance: Adequate insurance coverage shall be required for each student to cover accident or injury while participating in the interscholastic athletic program, through their own family policies, or under special circumstances through school athletic sources.

B. Accident Insurance: No other forms of student insurance shall be authorized through the school system except through the agency approved by the School Board on an annual basis.

*The School Board of Polk County, Florida*  
*Policy 5.009*

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Statutory Authority: Florida Statutes 1001.32, 1001.41, 1001.42, and 1001.43

Laws Implemented: Florida Statutes 627.742, 1004.725, 1006.24, 1008.35,  
1009.84, 1010.07, 1012.74

Adopted: July 7, 1972

Readopted: April 28, 1987

Amended:

December 18, 1974

April 23, 1980

December 9, 1981