Policy

**INSURANCE PROGRAM/RISK MANAGEMENT**

*Code* **EI** *Issued* **DRAFT/19**

The superintendent will recommend to the board the purchase of adequate insurance to protect certain physical assets of the school system. The insurance also protects personnel from civil liability and for 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 staff of the district. (A full-time permanent staff member is classified as a staff member 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 for all district staff. Volunteers who are not staff members are exceptions to this policy.

The South Carolina Workers’ Compensation Law is designed to provide medical and monetary benefits for a staff member 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 staff member’s disability, and, in case of death, compensation for the deceased staff member’s dependents.

Under the Workers’ Compensation Law, it is the responsibility of the school district to provide medical treatment for staff injured on the job. School staff 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 workers’ compensation insurance carrier. The refusal of a staff member to accept any medical, hospital, surgical, or other treatment when provided by the employer will bar such staff member from further compensation until such refusal ceases unless, in the opinion of the South Carolina Workers’ Compensation Commission, the circumstances justified the refusal.

When a staff member 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 staff member 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.

# Property and Casualty Insurance

The board will select a property and casualty insurance provider for the district. The board will cooperate with the provider in areas of risk management.

Cf. GBGD

Adopted ^

Legal References:

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

 1. Section 42-1-10, *et seq*. - The South Carolina Workers’ Compensation Law.