

# Crockett County Board of Education

Monitoring: <b>Review: Annually, in October</b>	Descriptor Term: <b>Insurance Management</b>	Descriptor Code: <b>3.600</b>	Issued Date: <b>04/08/96</b>
		Rescinds:	Issued:

1 The insurance program will provide coverages in a minimum of the following broad categories:

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- 3 1. Property: Buildings and contents against fire, extended coverage, vandalism and malicious mis-  
4 chief, boiler and machinery explosion; and vehicles;
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  - 6 2. Liability: Board members, director of schools and employees resulting from discharging their  
7 duties;
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  - 9 3. Worker's compensation; and
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  - 11 4. Fidelity: Blanket bond and fiscal agent's bond as required by statute.
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13 The director of schools will continually review the insurance program to ensure that adequate protection  
14 is being provided at a reasonable price.

## 15 **GROUP HEALTH**

16 The Board shall provide group health insurance for all full-time employees.<sup>1</sup>

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18 Board approval of group insurance for which the Board makes partial payment shall be given on rec-  
19 ommendation of a committee comprised of at least one (1) Board-appointed representative and one  
20 certificated and one non-certificated representative.

21  
22 The Board shall select the carrier of any insurance for which the Board makes full payment.

## 23 **ANNUITIES<sup>2</sup>**

24 Board-approved companies for tax-sheltered annuities shall include all companies presently having  
25 contracts with employees.

- 26 1. The addition of a company to the list of Board-approved companies shall be considered on writ-  
27 ten request of agents of the company; and
- 28 2. Written request for a change in annuity deductions shall be reported to the payroll office on or  
29 before the first day of the month in which such change is to be effective.
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### 31 **Legal References:**

- 32 1. TCA 49-2-209
- 33 2. TCA 49-2-208

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