

**LIABILITY INSURANCE AND POOLED RISK MANAGEMENT**

The School Board may procure liability insurance to protect against such risks of loss, cost or damage to itself, its employees or its pupils, or other loss. Such insurance may include general liability coverage, automobile liability coverage, errors and omissions liability coverage, and other coverage as the Board may determine. Liability limits for all coverage will correspond to those limits established by applicable law.

The Board may also participate in a pooled risk management program. The pooled risk management program may be utilized for: the defense of claims and indemnification for losses arising out of the ownership, maintenance, and operation of real or personal property and the acts or omissions of school officials, school employees, or agents of the school district; the provision of loss prevention services including, but not limited to, inspections of property and the training of personnel; and the investigation, evaluation, and settlement of claims by and against the school district. Membership in a pooled risk management program will conform to the provisions set forth in RSA 5-B and related statutes.

**Legal References:**

*RSA 5-B, Pooled Risk Management Programs*

*RSA 507-B:4, Limit of Liability*

*Marcotte v. Timberlane/Hampstead School Dist., 143 N.H. 331 (1999)*

Adopted: June 2000

Approved by NHSBA: August 2011