

Policy Title: **Transportation Insurance Program**

Policy #702.7

The board shall carry insurance on all school-owned, leased or borrowed motor vehicles.

Comprehensive Auto Liability Insurance (at least)	\$1,000,000
Bodily Injury (at least)	\$1,000,000 Single Limit
Property Damage (at least)	\$1,000,000 Single Limit
Medical Payments (at least)	\$5,000 Each Person
Uninsured/Underinsured Motorist (at least)	\$300,000 Each Accident

The school district carries actual cash value comprehensive coverage with a \$100 deductible or less. Vehicles are rated on either a nine month or twelve month rating basis. However, coverage is available for any vehicle being used at any time during the policy term.

The school district has a \$4,000,000 Umbrella Liability policy that would provide additional excess limits of coverage over and above the \$1,000,000 limit of Bodily Injury and Property Damage Liability Protection. In addition, the school district is also part of the blanket umbrella protection afforded school districts in Iowa under the Iowa Association of School Board Insurance Program. These limits are \$15,000,000 per occurrence and \$30,000,000 Aggregate (any one year). Limits are on a shared basis with other school districts that may also have purchased blanket umbrella coverage.

Date of Adoption: 1967

Reviewed and Amended: 12/13/76; 5/10/93; 11/22/99; 12/22/08; 2/24/14; 12/17/18