



Directive on Insurance Coverage and Civil liability

<i>Department responsible:</i> General Administration	<i>Approved by:</i> _____ Director General
<i>Effective date:</i> January 1 st 2003	<i>Amended:</i> September 2006
<i>Reference:</i>	

1. Premises

- 1.1 [purpose](#) This directive sets the rules pertaining to Insurance coverage and Civil liability within the Kativik School Board (north and south).

2. General principle

- 2.1 [application](#) This directive applies to all loss or accident involving an employee, a student or properties of the School Board.
- 2.2 [board liability](#) The Board as an employer or as a lessor, can only be held liable for loss of personal effects or other damages when it can be proven that the Board or one of its employees, in the performance of his duties, has been negligent or has acted wrongfully, and that the loss was caused by such negligence.

3. Residences in the North

- 3.1 [application](#) This section applies to employees who are eligible for the northern housing benefit and who occupy a house or apartment subsidized by the Board.
- 3.2 [personal belonging, etc.](#) The Board has no insurance coverage on the employee's furniture and all other personal belongings garnishing a residence in the North.
- 3.3 [damages to the board property](#) An employee could be held liable for the loss or damage to the appliance, furniture or the residence by a fire or otherwise if caused by himself or one of his guests.

Procedure

- 3A) example *The employee should, at his own cost, subscribe a tenant insurance policy to cover for any loss in this respect, as well as to cover his personal civil liability.*

4. Post-secondary students

- 4.1 coverage / post-secondary Students at the post-secondary level who are eligible for the housing benefit in the South are covered through specific insurance coverage held and paid by the Board as part of its own overall insurance coverage. However, should this practice be modified, verify with the Associate Secretary-General that this insurance coverage is still in effect.
- 4.2 furniture The replacement of furniture, whether belonging to the Board or the student, is covered up to a maximum value of \$15,000 per apartment or house, per event, with a deductible of \$1,000.

Procedure

- 4A) example *For instance, in the event of a loss, the student would have to bear the first \$1,000 worth of loss, and any loss above the \$15,000 ceiling would have to be supported by the tenant.*
- 4B) additional coverage *A student who feels that the above coverage is not sufficient, (the \$1,000 deductible too high or the \$15,000 ceiling too low), may at his own cost obtain an individual tenant's insurance policy.*
- 4C) additional information *The Associate Secretary-General is responsible for any question regarding tenant responsibility; for further information please contact the Administrative Center.*

5. Personal effects

- 5.1 loss in the place of work or study For any loss of personal effects due to fire, theft, etc. while in the place of work or place of study, the Board can only be claimed if such personal belongings were required and used for work and if the local school administration or department has approved the same.
- 5.2 in transit For loss of personal effects while in transit during their transportation, the Board is exposed to liability only during the period of time where the personal property is in its custody.
- 5.3 during transportation For damage or loss of personal effects during its transportation once the property has been consigned to a carrier (airlines, seairlift etc.), the latter becomes responsible for all claims for loss or damage during this period of time.

Procedure

- 5A) [insurance /airlines](#) *Air carriers have limited liability for lost, damaged or delayed baggage.; any loss over this amount is to the expense of the sender.*
- 5B) [additional insurance](#) *It is recommended to subscribe an additional insurance coverage for any cargo sent and having a certain value. This insurance is available directly from the carrier and is not reimbursed by the Board.*
- 5C) [additional information](#) *Transport Services is responsible for the transportation of cargo; for further information please contact this department at the Administrative Center.*

6. Civil responsibility

- 6.1 [application](#) The Board undertakes to assume the case entirely and cover any financial liability of its commissioners and any of its employees, whose civil responsibility might be at issue by the performance of their duties or while carrying out activities authorized by the competent authority of the Board at any time.
- 6.2 [claim](#) The Board will not make claims against the Commissioners or employees except if a final judgment of a civil court has found this person guilty of gross negligence or serious fault.

Procedure

- 6A) [additional information](#) *The Associate Secretary-General is responsible for any question regarding Civil responsibility; for further information please contact the Administrative Center.*

7. Life insurance / air travel

- 7.1 [air travel](#) When an employee or board representative is traveling with an airline company with a ticket purchased through KSB Transport Services and the Board's travel agency, the ticket issued by the said travel agency automatically includes life insurance.
- 7.2 [indemnities](#) The indemnities and proceeds of any life insurance plan paid to the Board by its insurers due to the accidental death of an employee engaged in Board-sponsored travel is turned over to the estate of the deceased.
- 7.3 [personal travel insurance](#) However, a traveler who wishes to benefit from additional life insurance coverage or for trips not covered by the above policy (charter, ticket purchased directly by the traveler) should subscribe the same at his own cost.

8. Insurance group plan

- 8.1 [travel insurance](#) The Board offers personal health, life and travel insurance coverage for its employees and their dependents, as part of its employer's group insurance plan. To benefit from this coverage, the employee must subscribe to this plan by paying additional fees.

Procedure
8A) [additional information](#) *The payroll department is responsible for the management of group Insurance; for further information please contact this department at the Administrative Center.*

9. KSB properties

- 9.1 [exclusion](#) As a public organization, the School Board follows rules established by the government to the effect that no insurance other than for civil liability should be subscribed for its schools and buildings. Therefore, any loss of material, computers, buildings, etc. is not covered by any insurance.

10. Application of this directive

- 10.1 [previous provisions](#) The present directive replaces all other directives of the Board pertaining to this subject, while respecting the policies adopted by the Council of Commissioners where applicable. If such policies are adopted, the provisions of these policies will be integrated into this directive for the benefit of the reader.
- 10.2 [responsibility](#) The Associate Secretary-General is the person responsible for the application of this directive.