

LIABILITY INSURANCE

The district carries commercial general liability insurance which protects the district, members of the Board, officers, employees, volunteers and agents of the district when acting for the district.

The district insures beyond the legal limit of the Oregon Tort Claims Act which limits liability for each claim and the aggregate for all damages in any occurrence. Additionally, the district purchases additional limits to protect the above listed classifications for damages which may be claimed above the legal limit. The amount of the additional limits is reviewed periodically to be sure the protection is in line with possible award actions.

The following coverages are examples of specific items listed in the policy:

1. Personal injury to other persons;
2. Use of private cars for district activities, but the individual's auto insurance is primary;
3. Errors and omissions;
4. Commitment of a wrongful act.