

Insurance Considerations for Relocation/Reunification

This document is meant to be a broad overview of commercial insurance coverages normally purchased by Vermont Schools. No coverage is provided by this overview nor can it be construed to replace any provisions of any coverage documents. Each school should read their coverage documents and declaration pages for complete information regarding coverages provided.

Property Coverage:

Property Coverage:

Pays for direct physical loss or damage to covered property (buildings/contents) caused by or resulting from a Covered Cause of Loss.

School Property → Covered subject to the supervisory union's deductible.

Employee Property → Personal effects of employees are covered subject to the supervisory union's deductible. Personal effects must be located at or within 1000 feet of a school/S.U. building.

Liability and Related Coverages:

General Liability:

Pays sums for which the member/insured becomes legally obligated (negligence) to pay because of **bodily injury** or **property damage** to others.

School Employees → Covered, but only for acts within the scope of their employment or while performing duties related to the conduct of the school.

Errors & Omissions:

*Pays sums for which the member/insured becomes legally obligated to pay arising out of any **actual or alleged act, breach of duty, neglect, error, omission, misstatement, or misleading statement.***

***School Employees:** → Covered, but only for acts within their duties as such.*

Professional Liability:

*Pays sums for which the member/insured becomes legally obligated to pay arising out of the **rendering of or failure to render “professional” services to others.***

***School Employees:** → Covered, but only if acts or omissions in the furnishing of these services are committed within the scope of employment.*

“Covered professional services” include professional nursing, psychological, psychometric, counseling, athletic training, or speech, hearing, optical, optometric, occupational or physical therapy services, treatment, advice or instruction.

Workers’ Compensation:

Workers’ Compensation:

Pays medical and indemnity benefits for injuries that arise out of the course of employment. The purpose of the workers’ compensation law is to provide, not only for the employees, a remedy which is both expeditious and independent of proof of fault, but also for employers, a liability which is limited and determinate.

***School Employees:** → Covered, but only if the injury arises out of and in the course of employment. Coverage includes medical benefits for treatment related to the injury and indemnity benefits for time missed out of work or permanent impairment as a result of the injury.*



American Red Cross
New Hampshire and
Vermont Region

General Statement on Insurance Coverage

In General, American Red Cross insurance covers:

- Red Cross employees and volunteers for defense and for liabilities they might incur while acting as agents of the Red Cross
- The Red Cross corporation for defense and for liabilities it might incur
- Replacement of Red Cross owned property damaged or destroyed
- Red Cross employees who sustain a work-related injury or illness

What is not covered by Red Cross insurance?

While the Red Cross Corporate Insurance Plan provides broad-based insurance coverage for many of the foreseeable risks that face the organization, it is not possible for this insurance to cover all risks in all situations. There are circumstances in which the insurance either cannot or should not provide coverage. For example, it is not appropriate for Red Cross to provide insurance coverage for the liabilities of other organizations or individuals not directly connected with the Red Cross.

Suggested planning items for relocation/reunification

- Development of a Memorandum of Understanding (MOU) between all planning partners to include insurance considerations.
- Each planning partner should contact their insurance representative to address specific questions.

As a further resource the following individuals can be contacted for support:

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