

Section:	Finance
Title:	Schools Protection Program: Liability Insurance Coverage

(Extension to District Parent Advisory Council (DPAC) & Parent Advisory Council (PAC) Activities)

The District Parent Advisory Council and Parent Advisory Councils, their members and employees, are included under the Schools Protection Self-Insured Comprehensive General Liability Coverage to the extent that liability arises from approved activities in connection with the School District.

Availability of liability insurance coverage

The School District's insurance coverage through the Schools Protection Program enables third-party legal liability insurance coverage to include the District Parent Advisory Council (DPAC) and Parent Advisory Council (PAC), their members and employees in accordance with the following:

- Where the PAC has been recognized by the Board of Education; and
- Where the DPAC has been recognized by the Board of Education; and
- While they are engaged in activities connected to the School District.

This coverage only provides for third-party liability – other risks, such as personal property damage, claims brought by a member against any other member, or embezzlement of DPAC / PAC funds, are not covered.

Coordination of insurance with the DPAC/PAC

Insurance coverage is based on the activity being connected with the School District – PACs are responsible for communicating with the school principal regarding the organization and operation of their activities, and to receive the principal's approval for activities.

DPAC is responsible for communicating with the superintendent regarding activities and for receiving the superintendent's approval for activities.

The superintendent is responsible for communicating to DPAC and principals to PACs regarding liability risk management practices for the type of activity planned by the DPAC / PAC. For example;

- safety standards;
- lawfulness and suitability of activity;
- supervision requirements;
- screening of members, volunteers, and employees who have direct access to students.

Community / After School Use of School Facilities booking procedures

The [Community and After School Use of School Facilities Administrative Procedure](#) applies to DPAC / PAC activities, and an application for use of facilities must be submitted by the school principal to the Facilities Department for rental agreement arrangements.

Curricular and extracurricular activities must be organized in accordance with the [Field Trips Administrative Procedure](#).

Reporting procedures in accordance with the [Insurance Program - Incident Reports Administrative Procedure](#) must be followed for any incidents which occur and for any possible claims which may arise from sanctioned activities.

If the Superintendent/Principal considers a proposed DPAC / PAC activity to be unacceptable due to its nature or inherent risks, is unsuccessful in influencing the DPAC / PAC to modify the proposed activity and the Board/Superintendent responsible concurs with the concern, then the Superintendent/Principal should disassociate the DPAC/PAC activity from the school district by refusing to provide access to facilities, resources and communications mechanisms.

Where the Superintendent/Principal has sanctioned the DPAC/PAC activity, the school district's third-party legal liability insurance coverage will apply.

Date Adopted: October 2000

Date Amended: October 2003 (Previously AP #511)

Definition:

- *Self-Insured Comprehensive General Liability - protects the School District (DPAC/PAC) against the liability imposed at law, or assumed under contract, for damages to third parties arising from personal injury or property damage caused by the School District (DPAC/PAC).*
- *PAC Member - parent or guardian who has a child registered in the school.*
- *DPAC Member - parent or guardian elected by a PAC to represent the PAC at DPAC meetings.*

Cross Reference: [Community and After-School Use of Schools Administrative Procedure](#)
[Field Trips Administrative Procedure](#)
[Fundraising Administrative Procedure](#)
[Insurance Program - Incident Reports Administrative Procedure](#)
[School Parent Advisory Councils Administrative Procedure](#)