

**Concord School District Policy #740 \***  
**Liability Insurance and Pooled Risk Management**

The District may procure liability insurance to protect against risks of loss, cost or damage to itself, its employees or its students, or other loss. Such insurance may include general liability coverage, automobile liability coverage, errors and omissions liability coverage and other coverage as the Superintendent may determine. Liability limits for all coverage will correspond to those limits established by applicable law.

The District may also participate in a pooled risk management program. The pooled risk management program may be utilized for: the defense of claims and indemnification for losses arising out of the ownership, maintenance and operation of real or personal property and the acts or omissions of school officials, school employee, or agents of the District; the provision of loss prevention services including, but not limited to, inspections of property and the training of personnel; and the investigation, evaluation and settlement of claims by and against the District. Membership in a pooled risk management program will conform to the provisions set forth in [RSA 5-B](#) and related statutes.

**Legal References:**

[RSA 5-B, Pooled Risk Management Programs](#)

[RSA 507-B:4, Limit of Liability](#)

[Marcotte v. Timberlane/Hampstead School Dist., 143 N.H. 331 \(1999\)](#)

Adopted 1966. Revised 1971; 1976; October 1, 2018

\* Also Policy #483

Corresponds to NHSBA Policy EIB