

---

## **FACILITIES & EQUIPMENT**

**8000**

---

### **Insurance Policy**

**8040**

---

#### **Rationale**

Multiple nations, integration of faculty, sharing a facility requires cooperation and coordination between nations and programs. The clarification of insurance coverage is the topic of this policy.

#### **Policy**

It is the policy of Stichting AFNORTH International School Brunssum that the various sections shall provide insurance according to the section's requirements.

#### **Guidelines**

1. The Directorate shall have insurance coverage in the following areas: Third Party Liability. This Dutch insurance provides third party liability for the governors, employees/staff, students and parent volunteers of all nations. (Dutch standards apply)
  - i. Fire insurance on the facility.
  - ii. Administrators' Liability. This policy covers the governors and director in the event they are held personally liable for financial damages caused by their decisions.
  - iii. Employers' Liability for drivers. This insurance covers damages caused by Local Wage Rate (LWR) employees using their personal vehicles for work related duties.
2. The nations shall be responsible for insuring according to their national standards:
  - i. All equipment, supplies purchased by the nation.
  - ii. Workers' compensation for work related injuries of national staff.
  - iii. Insurance for student participation in school related activities for all students registered in their section.
3. Parents/staff are to be strongly encouraged to purchase European personal liability insurance while living in Europe.
4. Non-school users of the facility shall have adequate insurance coverage for all risks including fire and public liability.

#### **Review**

This policy will be reviewed in accordance with Policy 1020 Policy Development and Review.

Cross Reference

Date Approved  
8 November 2011

Legal Reference  
BOG 1979, 1991, 1992, 2004