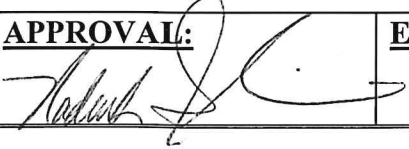




Policy and Procedures

<u>DEPARTMENT NAME</u> Administration		
<u>SUBJECT</u> Insurance		<u>POLICY NUMBER:</u> RM-300
<u>APPROVAL:</u> 	<u>Effective Date:</u> 5/24/2021	<u>REPLACES :</u> RM-300, adopted 8/1/2003

- I. **PURPOSE:** To assure that all employees, facilities, vehicles, and volunteers are adequately insured against liability, including risk evaluation and training.

- II. **REVIEW HISTORY:** August 1, 2003

- III. **CONTACT:** Chief Financial Officer.

- IV. **PERSONS AFFECTED:** All employees and volunteers of the Children's Network.

- V. **POLICY:** The Children's Network annually assesses insurance needs in consultation with insurance professionals to obtain insurance that is commensurate with the scope and complexity of its services.

- VI. **RATIONALE:** The Children's Network is committed to informing its employees and volunteers about the amount and type of insurance coverage related to their responsibilities and the extent and limits of liability coverage.

- VII. **CROSS REFERENCES:** Camelot procedures, DCF contract HJ300, Florida statute 324, motor vehicles and Florida statute 409.993, liability insurance.

- VIII. **DEFINITIONS:**
 - A. Liability insurance -types of coverages to help protect you or your business if someone files a lawsuit or reports a claim against your company.

- IX. **PROCEDURES:**
 - A. Annually, the Chief Financial Officer for Camelot, consults with the insurance agent to review insurance that is in force and review and discuss the requirements for the following year based upon the anticipated changes to operations, if any and the Board's requirements of minimum amounts of insurance necessary to adequately protect the lead agency.

**Children's Network of Southwest Florida
INSURANCE**

- B. The review includes amount of insurance to be required, consideration of placing insurance out to bid, merits of one insurer over another, cost of the insurance, and any additional types of insurance required. In addition, the review includes an evaluation of risks in terms of their nature, severity and frequency.
- C. Employee theft/dishonesty insurance must be included as part of the insurance package to safeguard the assets of the lead agency.
- D. The Chief Financial Officer presents the annual insurance package to the Chief Officer for review and recommendations to the Board of Directors.
- E. Primary types of insurance in force:
 - a. Auto/bus/van – bodily injury or property damage, Personal Injury Protection, uninsured motorists, comprehensive collision, employer's non-ownership and hired automobile liability.
 - b. General Liability
 - c. Professional Liability
 - d. Umbrella coverage – excess liability
 - e. Directors and Officers – Liability
 - f. Worker's Compensation – Liability
 - g. Volunteer coverage – Liability
 - h. Crime/Employee Dishonesty
 - i. Property, inventory and computers – general liability, property damage, business interruption and crime
 - j. Equipment and machinery
 - k. Employee Related Practices Liability (includes Federal Civil Rights liability)
- F. The Chief Financial Officer for Camelot Community Care regularly evaluates risk potential by reviewing incident reports and contacts management and program staff regarding risk management issues. Outside risk management experts periodically present present risk management training as applicable by program area. The Chief Financial Officer conducts evaluations and monitoring of programs in order to identify the risk potential, the need for increased liability coverage, or additional training.
- G. The Chief Financial Officer will provide documentation at the start of their association with the Children's Network, to the governing body and the employees and volunteers of the amount and type of insurance coverage related to the scope of their activities performed on the Children's Network behalf. They will be informed if there are any changes and will be given information about the extent and limits of liability insurance.
- H. The Children's Network will provide and assume the cost of legal assistance to personnel against whom claims are made related to lawful, authorized actions taken within the course and scope of their duties.