Communities In Schools of \_\_\_\_\_\_\_\_\_\_\_\_\_\_ County

Insurance Coverage Assessment

Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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| **Policy Examples** | **Brief Description and Financial Limits** | **Changes Needed if Any** |
| Directors and Officers  (TQS Requirement) | Protects individual board members against lawsuits and covers legal fees as the result of a law suit - $2 million limit | Leave as is |
| General Liability  (TQS Requirement) | Protects against liability claims for bodily injury and property damage. Includes Professional Liability Endorsement and Abuse and Molestation Insurance - $\_\_\_\_ limit | Increase policy limit due to increased number of volunteers |
| Fidelity Bond | Protects against internal theft and fraud by specified individuals | Need to add coverage and determine policy limit that meets current needs |
| Non-Owned Auto | Covers employees when driving personal or rental vehicles for CIS business, in addition to their own coverage - $\_\_\_\_ limit | Leave as is |
| Property Insurance | Protects against loss or theft of fixed access - $\_\_\_\_ limit | Investigate need for additional coverage due to recent equipment purchases |
| Cyber Security  (TQS Requirement ???) | Mitigates losses from various cyber incidents such as security breaches and business interruption | No current coverage, determine if needed |
| Workers’ Compensation  (TQS Requirement) | Provides wage replacement and medical benefits to employees injured in the course of employment. | Current coverage meets legal requirements |