

SUBJECT: COMPREHENSIVE GENERAL LIABILITY INSURANCE

EFFECTIVE
DATE: 04-04-08 (replaces 01-14-05)

APPROVED BY:

Reviewed (no changes): 01-07-10 _____

Executive Director

POLICY

All employees and Board members of McIntosh Trail CSB are protected from legally imposed liability when such liability arises as a result of error, omission, or negligence in the performance of their duties. This protection, in the form of Comprehensive General Liability Insurance, covers all employees and Board members for all job related duties.

PROCEDURE

1. Application for coverage is automatic when the individual is appointed to a Classified/Unclassified position of the CSB or to the Board.
2. Coverage provisions are outlined in the manual provided by DOAS "Broad Form State Employee Liability Agreement". This manual is dated for the current fiscal year with a policy provided for the current fiscal year.
3. Limits of liability per each occurrence is \$3,000,000; per person is \$1,000,000.
4. Notice of Claim or Lawsuit:
 - a. To make certain that employees do not prejudice their rights to protection under this policy, each employee must report promptly when:
 - 1) A claim or lawsuit has been filed against the employee; or
 - 2) An arrest warrant arising out of a job related occurrence is served on the employee; or
 - 3) A notice (written or oral) is received from any person indicating an intention to hold the employee responsible for any breach of duty; or
 - 4) Any incident occurs that is likely to result in a claim or lawsuit. Early reporting of an incident and the circumstances involved may be crucial to the final outcome.

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PROCEDURE (CONTINUED)

4. Notice of Claim or Lawsuit: (Continued)

b. When any of the above occur:

- 1) The Executive Director should be immediately notified verbally and by a full written statement explaining the incident in detail within forty-eight (48) hours of the occurrence.
- 2) No comments are to be made to the parties involved or to the news media.
- 3) All available information, along with copies of claims, lawsuits, or processes received, along with a letter of explanation should be sent immediately to:

Fleet and Risk Management
Georgia Department of Human Resources
Office of Facilities and Support Services
2 Peachtree Street, N.W. Suite 29.494
Atlanta, Georgia 30303-3142

Reference: JCO LD