

TEXAS CITY INDEPENDENT SCHOOL DISTRICT
Property and Liability (ALB) Insurance
TASB RISK Management Fund

Board Member Liability Insurance

A district may purchase insurance to protect itself and its board members from the cost and expense of defending litigation brought against them individually for acts or omissions committed by them in the good faith discharge of their official duties. A district may also purchase insurance to indemnify its board members from awards of damages only where the district was or might have been held liable for the same damages. A board may not purchase insurance to indemnify its board members in situations where it is not itself exposed, actually or potentially, to a similar liability.

Employee Liability Insurance

As an element of district employees' compensation, a district may purchase necessary liability insurance in the name of such employees who are exposed to individual liability by virtue of their official duties.

Career and Technology Insurance

The board may obtain accident, liability, or automobile insurance coverage to protect:

1. A business or entity that participates with the district to provide district students a career and technology program; and
2. A district student who participates in a district career and technology program.

The coverage must be obtained from a reliable insurer authorized to engage in business in Texas or provided through the district's self-funded risk pool.

The amount of coverage a district obtains:

1. Must be reasonable considering the financial condition of the district; and
2. May not exceed the amount that is reasonably necessary in the opinion of the board.

If the board obtains accident, liability, or automobile insurance coverage, an administrator designated by the board shall notify the parent or guardian of each student participating in the career and technology program. A district may not directly or indirectly charge a student or the student's parent or guardian for the cost of providing insurance to the student.

The failure of a board to obtain coverage authorized by these provisions or to obtain a specific amount of coverage may not be construed as placing any legal liability on the district or its officers, agents, or employees.

A student who participates in a career and technology program approved by a district is entitled to immunity in the same manner provided under Education Code 22.053 as a volunteer who is serving as a direct service volunteer of a district. *Education Code 29.192* [See GKG]

Tort Claims Act Liability Insurance

A district may purchase insurance protection against claims for property damage, personal injury, or death proximately caused by the negligence, wrongful act, or omission of the district's officers or employees, acting within the scope of their employment or office, and arising from the operation or use of a motor vehicle under circumstances where such officers or employees would be personally liable to the claimant in accordance with the laws of this state.

*****To report an auto, liability, property, and cybersecurity accident (claim), contact Freda Davis @ ext. 1119 or at fgdavis@tcisd.org.**

*****For personal injury or workers' compensation, contact Dr. Dewayne McGary @ ext. 1181 or omcgary@tcisd.org.**