

TYPES OF INSURANCE

Compensation

A staff member who is injured while on duty is covered by Worker's Compensation. The Board of Cooperative Educational Services pays the full amount of premiums for this insurance. However, staff members must report any injuries under the procedures outlined under Staff Accidents and Injuries immediately to both the program supervisor and the Business Office. Failure to do so may limit the individual's right to file a claim. For specific questions relating to medical treatment or prescriptions, please contact the Human Resources Department. A Statement of Employee Rights is available upon request.

Liability

May an employee suffer financial loss from a suit or judgment by reason of negligence or other act resulting in accidental bodily injury to a pupil? The answer will depend upon whether or not the individual was truly negligent in the performance of his/her duties. Education Law makes the Board of Education liable provided that the employee was acting in the discharge of his/her duties within the scope of his/her employment when the accident, incident, or injury occurred. However, in cases where members of the staff have used extremely poor judgment, the aggrieved parties have named them in legal actions.

Unemployment

The State and Federal governments have mandated that school districts provide unemployment insurance benefits. Payment for such benefits falls under one or two options: A tax method wherein the Board pays a percentage based upon individual salaries; or a self-funding method wherein the Board pays the actual cost of unemployment insurance benefits. The BOCES uses the self-funding method.