

RIVER VALLEY COUNSELING CENTER

POLICY/PROCEDURE # ADMIN-2901

SUBJECT: AGENCY INSURANCE COVERAGE

DATE REVIEWED/REVISED: 9/10, 6/16, 11/18

POLICY STATEMENT:

RVCC will maintain a comprehensive program to ensure that the organization is adequately insured to protect all assets and compensate employees for reasonable claims due to adverse events for which the organization becomes legally liable.

POLICY PURPOSE:

To provide a mechanism to ensure insurance is provided to safeguard company assets and employees

PROCEDURE:

1. Insurance coverage will be maintained at the facility for the following areas of coverage:

Property - The organization will maintain adequate insurance for physical loss of or damage of property of the organizations premises

Business income - The organization will maintain adequate insurance for business income losses due to suspension of operations as a result of damage or physical loss of premises in which the organization operates.

Legal liability - The organization will maintain adequate insurance for sums that become legal obligations due to damages as a result of physical loss or damage, including loss of use, to covered property caused by an accident and arising out of any covered cause of loss. This includes tangible property of others that is in the organization's care and custody.

Professional liability - The organization will maintain adequate insurance against losses that may arise from obligations arising due to damages occurring because of bodily harm or property damage.

Worker compensation - The organization will maintain adequate insurance for workers compensation as mandated by general laws of The Commonwealth of Massachusetts.

Automobile insurance - The organization will maintain adequate insurance for all vehicles owned by the organization.

2. All staff/sites will contact HR immediately with any insurance issues.