

## *FISCAL MANAGEMENT*

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### D-7 POLICY Insurance/Claims

The College has a variety of insurance programs, with various retentions and deductibles. Coverage may include self-insurance, purchased primary insurance, and purchased excess insurance. Because excess insurance and any primary purchased insurance are renewed annually, the retentions, deductibles, terms and conditions, and exclusions are subject to change. *See Policy D-1 for the College's membership in the Nebraska Community College Insurance Trust.*

The College's major insurance programs include but may not be limited to the general package (general liability, automobile liability, sexual harassment liability, sexual abuse liability, errors & omissions, employment practice liability, and employee benefits liability), excess property, excess workers compensation, excess liability, cyber liability, crime, and boiler and machinery, The College will also provide basic intercollegiate athletic accident and catastrophic accident medical policies for NJCAA sanctioned sports.

In addition, all student athletes are required to have a primary healthcare insurance policy that includes benefits for intercollegiate athletic injuries. The policy information card will be held in the athletic director's office and with each coach when their team travels, to ensure quick service if emergency help is needed when the team is traveling.

All insurance for the College shall be arranged through the Vice President for Administrative Services.

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**Related Procedure:** D-7a

**Adopted:** 12/13/22

**Reviewed:** 10/14/22, 11/7/22, 12/6/23, 2/20/24

**Next Review:** TBD

**Web link:**

**Tags:**