



November 8, 2024

Dear Employer:

We thank you for your support in expanding the educational opportunities for students at your place of business. The benefits to the student are significant, and we hope the experience will benefit you as well. Here is what you should know regarding liability when a student is at your place of business:

- You should have a minimum of a \$1 million general liability policy in the event of an accident on your premises. There may be instances where an accident including the student would affect your general liability insurance. It would be advisable to provide proof of this insurance to the school district before accepting the student at your place of business.
- The student would be covered under your worker compensation policy if you provide wages directly to the student.
- In the event a student is injured at your business, then the health insurance policy of the parents would be the primary source of insurance. However, there may be instances when the parent's health insurance company may pursue the claim through your business's worker compensation policy. Also, if the parents do not have health insurance, then they may attempt to pursue the claim through your business's worker compensation policy.
- The school district carries a \$3 million general liability policy per occurrence to cover accidents due to liability. This insurance is not the same as a medical insurance policy but would provide coverage if the school district is deemed negligent for property damage or bodily injury to others.

We hope this letter is helpful in answering general questions about liability. I would be happy to discuss any additional questions you may have regarding liability concerns. Thank you again for your support.

Sincerely, Renae Macheledt
Finance Director