



BOARD POLICY

8.60.023-P

Uninsured/Underinsured Motorist Insurance Coverage and Personal Injury Protection Coverage

I. Uninsured/Underinsured Motorist Insurance Coverage

- A. Portland Public Schools has a self-insurance program under ORS 30.282 that applies to the operation of motor vehicles. By this policy, the Board of Education is defining its insurance coverage to limit Portland Public Schools' exposure to uninsured/underinsured motorist (UM/UIM) claims and personal injury protection (PIP) claims.
- B. As is permitted under the law, the District elects to provide the minimum uninsured/underinsured motor vehicle coverage required by law for bodily injury or death. In addition, the district shall not provide personal injury protection benefits under its self-insurance program for motor vehicle liability.
- C. The estimated cost of uninsured/underinsured motorist claims, based on the minimum limits under the law are \$25,000 per person/\$50,000 per accident for bodily injury or death. This creates substantial savings over electing limits equal to the District's self-insured retention of \$1 million. There is no cost associated with the elimination of PIP coverage, and doing so will result in savings over the option of providing PIP benefits to statutory limits of \$15,000 medical benefits and \$36,000 disability benefits per accident.
- D. Under the direction of the Superintendent, the Risk Management Department is responsible for implementing the foregoing uninsured/underinsured coverage policy and appropriate claim procedures consistent with Oregon law.

Policy and Legal References: ORS 30.260; 30.282; ORS 278.215(2); ORS 742.500-504; ORS 742.518; ORS 742.542; ORS 742.524; ORS 806.070

History—Adopted 2/2013