Chapter Title		Section #	Subject #
Fiscal		F	229
Subject Title **Insurance**	Adopted 6/23/80	Last Revised 8/17/16	Reviewed 11/21/05; 11/27/06; 6/30/08; 5/27/09; 5/24/10; 6/27/11; 6/25/12; 6/24/13; 8/25/14; 8/31/15; 8/22/16; 8/28/17; 8/27/18; 9/23/19

POLICY

Application

This policy shall apply to The Right Door for Hope, Recovery and Wellness.

1.0 Intent

It is the intent of this policy to ensure that all The Right Door for Hope, Recovery and Wellness fixed assets are insured against catastrophic loss.

2.0 Policy

2.1 Property, Plant and Equipment

The Right Door for Hope, Recovery and Wellness shall maintain comprehensive property, plant, and equipment insurance coverage.

2.2 Vehicle

The Right Door for Hope, Recovery and Wellness shall maintain comprehensive vehicle property and liability insurance coverage for all vehicles owned by The Right Door for Hope, Recovery and Wellness.

2.3 Professional Liability

The Right Door for Hope, Recovery and Wellness shall maintain comprehensive professional liability for clinical employees of The Right Door for Hope, Recovery and Wellness.

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2.4 Authority Members

In accordance with Section 330.1205 of PA 258 of 1974 as amended, all the privileges and immunities from liability and exemptions from laws, ordinances, and rules that are applicable to county community mental health agencies or community mental health organizations and their board members, officers, and administrators, and county elected officials and employees of county government are retained by a Mental Health Authority and the board members, officers, agents, and employees of an authority created under this section.

2.5 Employee Vehicles

Employees are required to carry vehicle insurance as prescribed by Michigan Law and in the amount as determined by their individual insurance carrier.

2.6 Fiduciary Liability Insurance – The Right Door for Hope, Recovery and Wellness shall maintain fiduciary liability insurance covering retirement plan trustees.

References

CARF Standards, Section: Financial Planning and Management

Nancy Patera, Board Chairperson	Date		