

## LIABILITY FOR DAMAGE TO AUTOMOBILES IN SCHOOL AUTOMOTIVE SHOPS

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### PREAMBLE

In order to make courses in auto mechanics viable, a practical component of “real-world” experience with a variety of automobiles must become an integral part of the program. This component places students, teachers, and the Board at risk because of the possibility of fire, theft, or damage to an automobile. This risk obligates both the Board and the owner of the automobile to carry sufficient insurance to protect both parties. The comprehensive garage policy protects the Board for its own damage to a customer’s automobile by collision or upset for which the Board (school / teacher) is legally liable. In order to be legally liable, the garage operator (Board / teacher / school) must be negligent. Merely having possession of the vehicle, however, does not make the operator liable. In practice, the claim will be paid under the vehicle owner’s policy, but if the operator is liable, it will then be charged against the garage policy. The garage policy also protects the Board for its own damage to a customer’s vehicle resulting from certain specified perils, such as fire or theft of the entire vehicle, for which the operator is liable.

### POLICY

**THE BOARD SHALL CARRY A COMPREHENSIVE GARAGE INSURANCE POLICY TO PROTECT THE BOARD FOR ITS OWN DAMAGE TO CUSTOMER’S AUTOMOBILES. IT SHALL ALSO REQUIRE CUSTOMERS TO CARRY ADEQUATE INSURANCE COVERAGE FOR LOSS OR DAMAGE TO THEIR AUTOMOBILES.**

### OBJECTIVE

To remove the risk of damage, fire, or theft as impediments to the practical component of auto mechanics programs in District schools.

### ADMINISTRATIVE REGULATIONS

1. All vehicles being stored, repaired, or serviced shall bear current license plates.
2. Customers shall have adequate third party liability and comprehensive or specified perils coverage.
3. The owner of the vehicle must provide proof of insurance coverage for inspection by the shop instructor.

4. Under no circumstances are deviations from the above requirements to be permitted.
5. All claims and incidents shall be reported in writing to the principal and to the Secretary-Treasurer.
6. Claims for loss or damage must be initiated by the vehicle owner under their policy.

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Date Adopted: 1979-10-19  
Date(s) Revised:

Cross References:  
Statutory:  
Other: