

Ms. Maria Teresa Rojas, Board Member

SUBJECT: ACTIVE-ASSAILANT INSURANCE

COMMITTEE: FISCAL ACCOUNTABILITY & GOVERNMENT RELATIONS

LINK TO STRATEGIC BLUEPRINT: INFORMED, ENGAGED AND EMPOWERED STAKEHOLDERS

It has long been a standard risk management practice to plan for emergencies resulting from what many consider to be traditional occurrences such as severe weather, fire, or a medical emergency. Today, regrettably, it has become a reality that employers, including school districts, must also plan for risks associated with workplace shootings or other unfortunate attacks on employees and students. An active-assailant incident is considered a premeditated malicious physical attack by an active assailant at a covered location who is present and armed with a weapon, including handheld instruments, small arms, explosives, and vehicles. A threat incident is considered any specific threat to inflict bodily injury or damage, destroy, or contaminate a property.

Miami-Dade County Public Schools (M-DCPS) Office of Risk and Benefits Management continues to be actively engaged in researching and finding possible solutions to enhance the Board's insurance coverage, reduce its liability, and minimize its exposure with regard to any possible threats and risks to our school system. In that aspect, the Board purchases annual terrorism insurance as part of its property insurance program. The increase in the frequency and severity of these active-assailant incidents throughout the nation and in schools has become a real threat to all institutions, both public and private, and especially to school buildings and school districts.

An act of violence in the workplace can be emotionally devastating for students, employees, and their families. As with any risk management planning, it is hoped that this type of insurance coverage will never be needed. A proactive and comprehensive insurance coverage plan, based on the latest incidents and occurrences, may broaden the district's ability to reduce its risks brought by these increasing threats to our school system. For these reasons and in these times, it's critical that the District continue researching and working with the Board's Insurance brokers, to determine if this school district should secure additional insurance coverage to reduce the impact and its exposure to these threats.

This item has been reviewed and approved by the School Board Attorney's office as to form and legal sufficiency.

**ACTION PROPOSED BY
MS. MARIA TERESA ROJAS:**

That The School Board of Miami-Dade County, Florida, authorize the Superintendent of Schools to research and review current and potential future insurance policies to determine if the Board should secure additional active-assailant incident coverage, and report back to the Board by January 31, 2019.