

<b>HAYWOOD COMMUNITY COLLEGE</b>	<b>BUSINESS SERVICES INSURANCE</b>	Policy 6.2.2
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**I. Fire and Casualty Insurance – College Buildings**

- A. For all College buildings and equipment and other contents therein that is State property, the College shall secure and maintain fire and casualty insurance as proscribed in N.C.G.S. §§ 115D-58.11(a).
- B. The County shall provide to the College the funds necessary to purchase such fire and casualty insurance.
- C. All insurance must be purchased from companies duly licensed and authorized to sell insurance in North Carolina.

**II. Liability Insurance**

- A. The Trustees may purchase liability insurance to adequately insure the Trustees against any and all liability for any damages by reasons of death or injury to person or property proximately caused by the negligence or torts of the College’s agents and employees when acting within the scope of their authority or the course of their employment.
- B. All insurance must be purchased from companies duly licensed and authorized to sell insurance in North Carolina or from other qualified companies to sell insurance as determined by the N.C. Department of Insurance.
- C. The Trustees are authorized to pay as a necessary expense the lawful premiums of the retained liability insurance.

Adopted: 05-01-2017

Legal Reference: N.C.G.S. §§ 115D-58.11 and -58.12