

Property Loss and/or Damage Procedure

Procedure Number:	9002
Procedure Owner:	Organizational Support Services – Business Services
Effective Date:	1998 November 10
Amendment Dates:	2024 August 13, 2025 Apr 14
EIE Review Date:	
Resources:	

1. Self Insurance

The Thames Valley District School Board (“Board”) has property insurance coverage to protect itself from losses due to major catastrophes. Since the deductible amount under this insurance policy is quite high, the Board must self insure any losses up to the deductible amount.

2. Damage, Vandalism, Break-ins and Theft

- 2.1. Police are to be called to investigate all cases of break-in, theft and significant vandalism.
- 2.2. A Property Loss Report is to be completed and forwarded to the Business Services Officer.
- 2.3. Notify the Facility Services Department if the building needs to be secured or repaired.

3. Equipment Replacement

Equipment will not automatically be replaced. Budgetary conditions will determine the availability of Self Insured Loss funds.

4. Borrowed Equipment

- 4.1. Equipment may be requested to be borrowed by staff for use outside their school or office as follows:
 - 4.1.1. All requests to borrow equipment must be in writing to the Principal/Supervisor specifying the name, description and the period of time required. (The description may include make, model, serial number, and/or asset tag number);
 - 4.1.2. All equipment permitted for use is provided in an “as is” condition. Obvious defects or marks on the equipment should be noted at the time of borrowing;
 - 4.1.3. Staff will be required to replace lost or stolen equipment with something of equal or greater value as determined by the Principal/Supervisor. Staff will be required to pay for repairs for equipment damaged through negligence or improper use;
 - 4.1.4. Employees are responsible for any loss or damage to borrowed equipment. Items borrowed may be covered under their personal household insurance policies, subject to applicable deductible amounts.

5. Laptop Computers

- 5.1. Laptop computers represent a high loss risk due to their portability.
 - 5.1.1. Employees are expected to take the necessary precautions to avoid theft or loss of laptop computers.
 - 5.1.2. Laptop computer losses will not be covered from the self-insured losses account.

6. Personal Property

- 6.1. All materials that are personally owned and used/left at Board locations are at the risk of the owner.
 - 6.1.1. Board employees, volunteers and students may be covered by their household insurance, subject to their deductible, for any loss or damage to

equipment, materials, clothing or books that they bring onto Board property.

- 6.1.2. Items which are not temporarily removed from home (e.g. pictures and furniture) are not normally covered by homeowners' policies. If these items constitute a sizeable value, individuals should consider specifically including these items in their homeowner's insurance policy.
- 6.1.3. Employees who use the Board's parking facilities do so at their own risk. Insurance laws of Canada do not permit the Board to insure vehicles, for damage or theft, that are not owned or leased by the Board.