

RISK MANAGEMENT/INSURANCE

The Board of Education strongly supports a risk management program that protects district resources and promotes the safety of students, staff and the public.

The Superintendent or designee shall establish a risk management program that uses effective safety and loss control practices. The district shall strive to keep its liability at a minimum and its insurance premiums as low as possible while maintaining adequate protection. To determine the most economical means of insuring the district consistent with required services, the Superintendent or designee shall annually review the district's options for obtaining coverage, including qualified insurance agents, a joint powers agency, self-insurance or a combination of these means.

The Board reserves the right to remove an insurance agent-of-record or a participating agent whenever, in the judgment of the Board, such action becomes desirable for the best interests of the district.

To attempt to minimize the district's exposure to liability, the Board shall adopt clear policies related to discrimination, harassment, safety procedures, and the timely handling of claims. The Superintendent or designee shall ensure that these policies and related procedures are enforced fairly and consistently.

- (cf. 0410 - Nondiscrimination in District Programs and Activities)*
- (cf. 3320 - Claims and Actions Against the District)*
- (cf. 4030 - Nondiscrimination in Employment)*
- (cf. 4119.11/4219.11/4319.11 - Sexual Harassment)*
- (cf. 4132/4232/4332 - Publication or Creation of Materials)*
- (cf. 4157.1/4257.1/4357.1 - Work-Related Injuries)*
- (cf. 4158/4258/4358 - Employee Security)*
- (cf. 5141.4 - Child Abuse Reporting Procedures)*
- (cf. 5145.3 - Nondiscrimination/Harassment)*
- (cf. 5145.7 - Sexual Harassment)*
- (cf. 6162.6 - Use of Copyrighted Materials)*
- (cf. 9260 - Legal Protection)*

Legal Reference: (see next page)

RISK MANAGEMENT/INSURANCE

Risk Management

The Superintendent or designee shall take action to:

1. Identify the risks inherent in the operation of district programs
2. Assess the above risks and keep records of accidents, losses and damage
3. Mitigate risks through loss control and safety-related activities
4. Determine the extent to which risks should be assumed by the district or covered by the purchase of insurance or pooling with other districts

Employees are expected to take reasonable precautions for the care and safety of the school equipment with which they have been entrusted. Employees may be held responsible for recurring damage or losses that occur due to their negligence or lack of supervision. Responsibilities related to safety and loss control shall be included in employee job descriptions.

- (cf. 0450 - Comprehensive Safety Plan)*
- (cf. 1240 - Volunteer Assistance)*
- (cf. 1330 - Use of School Facilities)*
- (cf. 3400 - Management of District Assets/Accounts)*
- (cf. 3430 - Investing)*
- (cf. 3440 - Inventories)*
- (cf. 3512 - Equipment)*
- (cf. 3514 - Environmental Safety)*
- (cf. 3514.1 - Hazardous Substances)*
- (cf. 3515.4 - Recovery for Property Loss or Damage)*
- (cf. 3516 - Emergencies and Disaster Preparedness Plan)*
- (cf. 3541.1 - Transportation for School-Related Trips)*
- (cf. 3543 - Transportation Safety and Emergencies)*
- (cf. 4112.42/4212.42/4312.43 - Drug and Alcohol Testing for School Bus Drivers)*
- (cf. 4119.3/4219.3/4319.3 - Duties of Personnel)*
- (cf. 4119.42/4219.42/4319.42 - Exposure Control Plan for Bloodborne Pathogens)*
- (cf. 4157/4257/4357- Employee Safety)*
- (cf. 4212.5 - Criminal Record Check)*
- (cf. 5131.1 - Bus Conduct)*
- (cf. 5131.61 - Drug Testing)*
- (cf. 5141 - Health Care and Emergencies)*
- (cf. 5141.1 - Accidents)*
- (cf. 5141.23 - Infectious Disease Prevention)*
- (cf. 5142 - Safety)*
- (cf. 6145.2 - Athletic Competition)*
- (cf. 6153 - School-Sponsored Trips)*
- (cf. 9260 - Legal Protection)*

RISK MANAGEMENT/INSURANCE (continued)

Insurance

Insurance coverage shall include, but may not be limited to:

1. Liability insurance (Education Code 35200-35214)
2. Fire insurance for buildings, equipment and vehicles (Education Code 17565)
3. Workers' compensation insurance (Labor Code 3700)
4. Fidelity bond insurance (Education Code 41021)

A suitable bond indemnifying the district against loss shall be purchased for employees responsible for handling district funds and may be purchased for employees responsible for handling district property. The district shall bear the cost of this bonding. (Education Code 41021)

(cf. 1330 - Use of School Facilities)
(cf. 4154/4254/4354 - Health and Welfare Benefits)
(cf. 4156.3/4256.3/4356.3 - Employee Property Reimbursement)
(cf. 4157.1/4257.1/4357.1 - Work-Related Injuries)
(cf. 5143 - Insurance)
(cf. 9260 - Legal Protection)

Regulation
approved:

RISK MANAGEMENT/INSURANCE (continued)

Legal Reference:

EDUCATION CODE

- 17029.5 Contract funding; board liability
- 17565-17592 Board duties re property maintenance and control
- 32350 Liability on equipment loaned to district
- 35162 Power to sue, be sued, hold and convey property
- 35200-35214 Liabilities, especially:
- 35208 Liability insurance
- 35211 Driver training civil liability insurance
- 35213 Reimbursement for loss, destruction or damage of personal property
- 35214 Liability self-insurance
- 35331 Medical or hospital service for students on field trip
- 39837 Transportation of pupils to places of summer employment
- 41021 Requirement for employees' indemnity bonds
- 44873 Qualifications for physician (liability coverage)
- 49470-49474 District medical services and insurance

GOVERNMENT CODE

- 820.9 Board members not vicariously liable for injuries caused by district
- 989-991.2 Local public entity insurance

LABOR CODE

- 3200-4855 Workers' compensation

Policy
adopted: