

RISK MANAGEMENT/INSURANCE

General Insurance

The Governing Board shall maintain an adequate insurance program to protect the district against loss which may occur due to the many normal and usual hazards which a public school system faces and to carry additional insurance, when needed, to protect the district against specific and unusual hazards which may be incurred, from time to time, in the various operations of the district.

The insurance program shall include, but not be limited to:

1. Fire and Damage Insurance (building and equipment).
2. Fire and Property Damage Insurance (buses and automotive vehicles).
3. Workers Compensation Insurance.
4. Fidelity Bond Insurance.
5. Liability Insurance.

Where possible, insurance shall be placed through a joint powers agency.

The Board reserves the right to remove an 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.

- (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. Nondiscrimination/Harassment)
- (cf. 5145.7 - Sexual Harassment)
- (cf. 6162.6 - Use of Copyrighted Materials)
- (cf. 9260 - Legal Protection)

Bonding

The Board recognizes that prudent trusteeship of the resources of the district dictate that employees responsible for the safekeeping of district moneys and property be bonded.

RISK MANAGEMENT/INSURANCE (continued)

The district shall be indemnified against loss of money and property by bonding of employees holding positions which have extensive access to property and money.

Such bonds shall be subsumed under a blanket bond. The Board shall bear the cost of bonding each employee required to be bonded by this policy. (Education Code 41021)

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