

**RISK MANAGEMENT/INSURANCE**

The Governing Board 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.

The Superintendent or designee shall report periodically to the Board on the district's risk management activities.

*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*