

Business and Noninstructional Operations

**RISK MANAGEMENT/INSURANCE**

The Governing Board/designee shall establish a risk management program that uses effective safety and loss control practices. The District shall strive to keep its liability 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/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 judgement 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/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 Prevention and Reporting)*  
*(cf. 5145.3 - Nondiscrimination/Harassment)*  
*(cf. 5145.7 - Sexual Harassment)*  
*(cf. 6162.6 - Use of Copyrighted Materials)*  
*(cf. 9260 - Legal Protection)*

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:

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**RISK MANAGEMENT/INSURANCE** (continued)

- 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