

## **Risk Management/Insurance**

BP 3530(a)

### **Business and Noninstructional Operations**

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.

- (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)

The Superintendent or designee shall report to the Board twice a year 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