

## **Business and Noninstructional Operations**

### **RISK MANAGEMENT INSURANCE**

The Board of Trustees 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)

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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: 2/15/07

ORCUTT UNION SCHOOL DISTRICT  
Orcutt, California