

**RISK MANAGEMENT/INSURANCE****BOARD POLICY**

The Governing Board desires to promote the safety of students, staff, and the public while protecting district resources. 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 against loss which may occur due to hazards facing the district.

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. Decisions regarding the means of insuring the district shall be based on a careful analysis of past claims records indicating the frequency and magnitude of losses and a prediction of future losses.

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 enforce these policies and related procedures fairly and consistently. The Superintendent or designee shall provide safety-related training and protective equipment to staff as appropriate for their position.

*(cf. 0410 - Nondiscrimination in District Programs and Activities)*

*(cf. 0450 - Comprehensive Safety Plan)*

*(cf. 3320 - Claims and Actions Against the District)*

*(cf. 4030 - Nondiscrimination in Employment)*

*(cf. 4119.11/4219.11/4319.11- Sexual Harassment)*

*(cf. 4157/4257/4357 - Employee Safety)*

*(cf. 4157.1/4257.1/4357.1 - Work-Related Injuries)*

*(cf. 5142 - Safety)*

*(cf. 5145.3 - Nondiscrimination/Harassment)*

*(cf. 5145.7 - Sexual Harassment)*

*(cf. 9260 - Legal Protection)*

The Superintendent or designee shall periodically report to the Board on the district's risk management activities, including, but not limited to, the district's property and liability risks and exposures and the effectiveness of the district's risk management and loss control practices.

**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*

**RISK MANAGEMENT/INSURANCE**

**BOARD POLICY**

*35214 Liability self-insurance*

*35331 Medical or hospital service for students on field trip*

*39837 Transportation of students 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*

*831.7 Hazardous recreational activities*

*989-991.2 Local public entity insurance*

**LABOR CODE**

*3200-4855 Workers' compensation*

*Management Resources:*

**WEB SITES**

*California Association of Joint Powers Authorities: <https://www.cajpa.org>*

*California Association of School Business Officials: <https://www.casbo.org>*

*California Department of Industrial Relations, Division of Occupational Safety and Health: <https://www.dir.ca.gov/dosh>*

*Public Agency Risk Management Association: <https://www.parma.com>*

(9/88 10/95) 10/20

Policy Adopted: 10/1995

Policy Updated: 3/21/2006, 12/14/2020

Gold Oak Union School District