

RISK MANAGEMENT INSURANCE

The Board of Trustees 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 predicting 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 are enforced 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

Salinas Union High School District

Business

Policy #3530

RISK MANAGEMENT INSURANCE

[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 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: <http://www.cajpa.org>

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

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

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

Adopted: 11/24/81 "Liability and Property Insurance"

Re-Numbered from 3532.1/3532.2: 6/5/90

Adopted: March 23, 2004