

Risk Management

The board believes the district must identify and measure risks of loss due to the damage or destruction of district property or to claims against the district by others claiming to have been harmed by the action or inaction of the district, its officers or staff. A risk management program will be implemented to reduce or eliminate risks where possible, to determine which risks the district can afford to assume and to transfer to an insurance company those risks which the district does not wish to assume or cannot economically afford to assume.

Such a program will consider the benefits, if any, of joining with other units of local government for joint purchasing of insurance, joint self-funding, joint self-insuring, or joint employment of a risk manager. The superintendent will be the Chair of the district's Risk Management Team. The district will make available to claimants its standard tort claim form.

The district will purchase and pay for surety bonds for the superintendent, business manager and such other staff and in such amounts as the board will from time to time determine to be necessary for honest performance of their duties. Such bonds may include a deductible proviso not to exceed two percent of the officer's or employee's annual salary.

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| Legal References: | RCW 4.96.020 | Tortious conduct of local governmental entities and their agents — Claims — Presentment and filing — Contents |
| | 28A.320.060 | Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless |
| | 28A.320.100 | Actions against officers, employees or agents of school districts and educational service districts — Defense, costs, fees — Payment of obligation |
| | 28A.330.100(10) | Additional powers of board |
| | 28A.400.350 | Liability, life, health, health care, accident, disability and salary insurance authorized — When required— Premiums |
| | 28A.400.360 | Liability insurance for officials and employees authorized |
| | 28A.400.370 | Mandatory insurance protection for employees |
| | Chapter 48.62 RCW | Local government insurance transactions |

Management Resources: 2018 - August Issue
Policy News, April 2010

Tort Claims

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Classification: Encouraged
Okanogan School District