

**Regulation 3530 Risk Management/Insurance**

**Status: ADOPTED**

**Original Adopted Date:** 06/1985

**Last Revised Date:** 06/26/2024

**Risk Management**

The Superintendent or designee, in consultation with risk management, insurance, safety, or other professionals as appropriate, shall:

1. Identify the risks inherent in district operations and programs, including physical sites, educational and experiential programs, computer networks and systems, employment and staffing, and transportation services, using methods that may include, but are not limited to, physical inspections, surveys, staff interviews, compliance reviews, contract reviews, review of policies and procedures, and consultation with experts
2. Assess the Analyze, evaluate, and prioritize identified risks based on the frequency and likelihood of the risk and the potential impact to the district
3. Develop strategies to reduce or mitigate identified risks, such as new or modified policies, processes, or procedures; training or loss prevention programs; and/or additional or repairs to equipment, real property, computer networks, or other physical assets
4. Implement strategies to promote safety and prevent loss, taking into account the nature of the risks, the associated exposures, and the costs and benefits associated with the proposed response
5. Mitigate potential loss following an incident through activities such as effective claims management, litigation management, disaster recovery, or a modified duty program for workers' compensation

The Superintendent or designee shall advise the Governing Board of any needed action requiring Board approval.

Following any incident resulting in potential or actual harm or injury to a person or damage to property, staff shall promptly document the date and time of the incident, a description of the incident, and any persons present.

Employees are expected to take reasonable precautions for the care and safety of the school equipment with which they have been entrusted. Employees may be held responsible for recurring damage or losses that occur due to their negligence or lack of supervision. Responsibilities related to safety and loss control shall be included in employee job descriptions.

## Insurance

Insurance or risk pooled coverage shall include, but not be limited to:

1. Liability insurance (Education Code 35200-35214)
2. Insurance against fire or other property damage (Education Code 17565)
3. Workers' Compensation Insurance (Labor Code 3700)
4. Fidelity bond insurance for employees whose duty includes handling district funds, and other employees as needed (Education Code 41021)

06/85  
09/88  
10/95  
06/26/2024

### Policy Reference Disclaimer:

These references are not intended to be part of the policy itself, nor do they indicate the basis or authority for the board to enact this policy. Instead, they are provided as additional resources for those interested in the subject matter of the policy.

#### State

Ed. Code 17029.5  
Ed. Code 17565-17592.5  
Ed. Code 32350  
Ed. Code 35162  
Ed. Code 35200-35214  
Ed. Code 35208  
Ed. Code 35211  
Ed. Code 35213  
Ed. Code 35214

Ed. Code 35331

Ed. Code 39837  
Ed. Code 41021  
Ed. Code 44873  
Ed. Code 49470-49474  
Gov. Code 820.9  
Gov. Code 831.7  
Gov. Code 989-991.2  
Lab. Code 3200-4856

#### Management Resources

Website

Website

#### Description

[Contract funding; board liability](#)  
[Board duties; management and control of school property](#)  
[Liability on equipment loaned to district](#)  
[Power to sue, be sued, hold and convey property](#)  
[Liabilities](#)  
[Liability insurance](#)  
[Driver training civil liability insurance](#)  
[Reimbursement for loss or damage of personal property](#)  
[Liability insurance \(self-insurance or a combination of self-insurance and insurance through an insurance company\)](#)  
[Provision for medical or hospital service for pupils \(on field trips\)](#)  
[Transportation to summer employment program](#)  
[Requirement for employee's indemnity bond](#)  
[Qualifications for physician \(liability coverage\)](#)  
[District medical services and insurance](#)  
[Members of local public boards not vicariously liable](#)  
[Hazardous recreational activities](#)  
[Local public entity insurance](#)  
[Workers' compensation](#)

#### Description

[CSBA District and County Office of Education Legal Services](#)  
[Public Agency Risk Management Association](#)

Website	<a href="#">California Department of Industrial Relations, Division of Occupational Safety and Health</a>
Website	<a href="#">California Association of Joint Powers Authorities</a>
Website	<a href="#">California Association of School Business Officials</a>

**Cross References**

<b>Code</b>	<b>Description</b>
0410	<a href="#">Nondiscrimination In District Programs And Activities</a>
0450	<a href="#">Comprehensive Safety Plan</a>
0450	<a href="#">Comprehensive Safety Plan</a>
1240	<a href="#">Volunteer Assistance</a>
1240	<a href="#">Volunteer Assistance</a>
1330	<a href="#">Use Of School Facilities</a>
1330	<a href="#">Use Of School Facilities</a>
1330.1	<a href="#">Joint Use Agreements</a>
3000	<a href="#">Concepts And Roles</a>
3314.2	<a href="#">Revolving Funds</a>
3320	<a href="#">Claims And Actions Against The District</a>
3320	<a href="#">Claims And Actions Against The District</a>
3400	<a href="#">Management Of District Assets/Accounts</a>
3400	<a href="#">Management Of District Assets/Accounts</a>
3430	<a href="#">Investing</a>
3430	<a href="#">Investing</a>
3440	<a href="#">Inventories</a>
3452	<a href="#">Student Activity Funds</a>
3512	<a href="#">Equipment</a>
3512-E(1)	<a href="#">Equipment</a>
3514	<a href="#">Environmental Safety</a>
3514	<a href="#">Environmental Safety</a>
3514.1	<a href="#">Hazardous Substances</a>
3514.1	<a href="#">Hazardous Substances</a>
3515	<a href="#">Campus Security</a>
3515	<a href="#">Campus Security</a>
3515.21	<a href="#">Unmanned Aircraft Systems (Drones)</a>
3515.4	<a href="#">Recovery For Property Loss Or Damage</a>
3515.4	<a href="#">Recovery For Property Loss Or Damage</a>
3516	<a href="#">Emergencies And Disaster Preparedness Plan</a>
3516	<a href="#">Emergencies And Disaster Preparedness Plan</a>
3541.1	<a href="#">Transportation For School-Related Trips</a>
3541.1-E(1)	<a href="#">Transportation For School-Related Trips</a>
3541.1-E(2)	<a href="#">Transportation For School-Related Trips</a>
3543	<a href="#">Transportation Safety And Emergencies</a>
4030	<a href="#">Nondiscrimination In Employment</a>
4030	<a href="#">Nondiscrimination In Employment</a>
4112.42	<a href="#">Drug And Alcohol Testing For School Bus Drivers</a>
4112.42	<a href="#">Drug And Alcohol Testing For School Bus Drivers</a>
4113.4	<a href="#">Temporary Modified/Light-Duty Assignment</a>
4119.11	<a href="#">Sexual Harassment</a>
4119.11	<a href="#">Sexual Harassment</a>
4119.42	<a href="#">Exposure Control Plan For Bloodborne Pathogens</a>
4119.42	<a href="#">Exposure Control Plan For Bloodborne Pathogens</a>
4119.42-E(1)	<a href="#">Exposure Control Plan For Bloodborne Pathogens</a>

4154	<a href="#">Health And Welfare Benefits</a>
4154	<a href="#">Health And Welfare Benefits</a>
4156.3	<a href="#">Employee Property Reimbursement</a>
4157	<a href="#">Employee Safety</a>
4157	<a href="#">Employee Safety</a>
4157.1	<a href="#">Work-Related Injuries</a>
4158	<a href="#">Employee Security</a>
4158	<a href="#">Employee Security</a>
4212.42	<a href="#">Drug And Alcohol Testing For School Bus Drivers</a>
4212.42	<a href="#">Drug And Alcohol Testing For School Bus Drivers</a>
4213.4	<a href="#">Temporary Modified/Light-Duty Assignment</a>
4219.11	<a href="#">Sexual Harassment</a>
4219.11	<a href="#">Sexual Harassment</a>
4219.42	<a href="#">Exposure Control Plan For Bloodborne Pathogens</a>
4219.42	<a href="#">Exposure Control Plan For Bloodborne Pathogens</a>
4219.42-E(1)	<a href="#">Exposure Control Plan For Bloodborne Pathogens</a>
4254	<a href="#">Health And Welfare Benefits</a>
4254	<a href="#">Health And Welfare Benefits</a>
4256.3	<a href="#">Employee Property Reimbursement</a>
4257	<a href="#">Employee Safety</a>
4257	<a href="#">Employee Safety</a>
4257.1	<a href="#">Work-Related Injuries</a>
4258	<a href="#">Employee Security</a>
4258	<a href="#">Employee Security</a>
4312.42	<a href="#">Drug And Alcohol Testing For School Bus Drivers</a>
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4356.3	<a href="#">Employee Property Reimbursement</a>
4357	<a href="#">Employee Safety</a>
4357	<a href="#">Employee Safety</a>
4357.1	<a href="#">Work-Related Injuries</a>
4358	<a href="#">Employee Security</a>
4358	<a href="#">Employee Security</a>
5131.1	<a href="#">Bus Conduct</a>
5131.1	<a href="#">Bus Conduct</a>
5131.61	<a href="#">Drug Testing</a>
5141	<a href="#">Health Care And Emergencies</a>
5141	<a href="#">Health Care And Emergencies</a>
5141.23	<a href="#">Asthma Management</a>
5141.23	<a href="#">Asthma Management</a>
5142	<a href="#">Safety</a>

5142	<a href="#">Safety</a>
5143	<a href="#">Insurance</a>
5143	<a href="#">Insurance</a>
5145.3	<a href="#">Nondiscrimination/Harassment</a>
5145.3	<a href="#">Nondiscrimination/Harassment</a>
5145.7	<a href="#">Sexual Harassment</a>
5145.7	<a href="#">Sexual Harassment</a>
6142.4	<a href="#">Service Learning/Community Service Classes</a>
6145.2	<a href="#">Athletic Competition</a>
6145.2	<a href="#">Athletic Competition</a>
6153	<a href="#">School-Sponsored Trips</a>
6153	<a href="#">School-Sponsored Trips</a>
6162.6	<a href="#">Use Of Copyrighted Materials</a>
6162.6	<a href="#">Use Of Copyrighted Materials</a>
6163.2	<a href="#">Animals At School</a>
6163.2	<a href="#">Animals At School</a>
6178.1	<a href="#">Work-Based Learning</a>
6178.1	<a href="#">Work-Based Learning</a>
7160	<a href="#">Charter School Facilities</a>
7160	<a href="#">Charter School Facilities</a>
9260	<a href="#">Legal Protection</a>
9321	<a href="#">Closed Session</a>
9321-E(1)	<a href="#">Closed Session</a>
9321-E(2)	<a href="#">Closed Session</a>