

**District Policy Manual
Natomas Unified School District**

Policy 3530 Risk Management/Insurance

Status: ADOPTED

Original Adopted Date: 03/11/1992

Last Revised Date: 06/26/2024

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.

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.

03/11/92
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

Description

Contract funding; board liability

Board duties; management and control of school property

Liability on equipment loaned to district

Ed. Code 35162	Power to sue, be sued, hold and convey property
Ed. Code 35200-35214	Liabilities
Ed. Code 35208	Liability insurance
Ed. Code 35211	Driver training civil liability insurance
Ed. Code 35213	Reimbursement for loss or damage of personal property
Ed. Code 35214	Liability insurance (self-insurance or a combination of self-insurance and insurance through an insurance company)
Ed. Code 35331	Provision for medical or hospital service for pupils (on field trips)
Ed. Code 39837	Transportation to summer employment program
Ed. Code 41021	Requirement for employee's indemnity bond
Ed. Code 44873	Qualifications for physician (liability coverage)
Ed. Code 49470-49474	District medical services and insurance
Gov. Code 820.9	Members of local public boards not vicariously liable
Gov. Code 831.7	Hazardous recreational activities
Gov. Code 989-991.2	Local public entity insurance
Lab. Code 3200-4856	Workers' compensation
Management Resources	Description
Website	CSBA District and County Office of Education Legal Services
Website	Public Agency Risk Management Association
Website	California Department of Industrial Relations, Division of Occupational Safety and Health
Website	California Association of Joint Powers Authorities
Website	California Association of School Business Officials

Cross References

Code	Description
0410	Nondiscrimination In District Programs And Activities
0450	Comprehensive Safety Plan
0450	Comprehensive Safety Plan
1240	Volunteer Assistance
1240	Volunteer Assistance
1330	Use Of School Facilities
1330	Use Of School Facilities
1330.1	Joint Use Agreements
3000	Concepts And Roles
3314.2	Revolving Funds
3320	Claims And Actions Against The District
3320	Claims And Actions Against The District
3400	Management Of District Assets/Accounts
3400	Management Of District Assets/Accounts
3430	Investing
3430	Investing
3440	Inventories
3452	Student Activity Funds
3512	Equipment
3512-E(1)	Equipment
3514	Environmental Safety
3514	Environmental Safety
3514.1	Hazardous Substances
3514.1	Hazardous Substances
3515	Campus Security

3515	Campus Security
3515.21	Unmanned Aircraft Systems (Drones)
3515.4	Recovery For Property Loss Or Damage
3515.4	Recovery For Property Loss Or Damage
3516	Emergencies And Disaster Preparedness Plan
3516	Emergencies And Disaster Preparedness Plan
3541.1	Transportation For School-Related Trips
3541.1-E(1)	Transportation For School-Related Trips
3541.1-E(2)	Transportation For School-Related Trips
3543	Transportation Safety And Emergencies
4030	Nondiscrimination In Employment
4030	Nondiscrimination In Employment
4112.42	Drug And Alcohol Testing For School Bus Drivers
4112.42	Drug And Alcohol Testing For School Bus Drivers
4113.4	Temporary Modified/Light-Duty Assignment
4119.11	Sexual Harassment
4119.11	Sexual Harassment
4119.42	Exposure Control Plan For Bloodborne Pathogens
4119.42	Exposure Control Plan For Bloodborne Pathogens
4119.42-E(1)	Exposure Control Plan For Bloodborne Pathogens
4154	Health And Welfare Benefits
4154	Health And Welfare Benefits
4156.3	Employee Property Reimbursement
4157	Employee Safety
4157	Employee Safety
4157.1	Work-Related Injuries
4158	Employee Security
4158	Employee Security
4212.42	Drug And Alcohol Testing For School Bus Drivers
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4213.4	Temporary Modified/Light-Duty Assignment
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4219.42-E(1)	Exposure Control Plan For Bloodborne Pathogens
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4319.42-E(1)	Exposure Control Plan For Bloodborne Pathogens
4354	Health And Welfare Benefits

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4356.3	Employee Property Reimbursement
4357	Employee Safety
4357	Employee Safety
4357.1	Work-Related Injuries
4358	Employee Security
4358	Employee Security
5131.1	Bus Conduct
5131.1	Bus Conduct
5131.61	Drug Testing
5141	Health Care And Emergencies
5141	Health Care And Emergencies
5141.23	Asthma Management
5141.23	Asthma Management
5142	Safety
5142	Safety
5143	Insurance
5143	Insurance
5145.3	Nondiscrimination/Harassment
5145.3	Nondiscrimination/Harassment
5145.7	Sexual Harassment
5145.7	Sexual Harassment
6142.4	Service Learning/Community Service Classes
6145.2	Athletic Competition
6145.2	Athletic Competition
6153	School-Sponsored Trips
6153	School-Sponsored Trips
6162.6	Use Of Copyrighted Materials
6162.6	Use Of Copyrighted Materials
6163.2	Animals At School
6163.2	Animals At School
6178.1	Work-Based Learning
6178.1	Work-Based Learning
7160	Charter School Facilities
7160	Charter School Facilities
9260	Legal Protection
9321	Closed Session
9321-E(1)	Closed Session
9321-E(2)	Closed Session