

Business and Noninstructional Operations

RISK MANAGEMENT/INSURANCE

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.

Legal Reference:

<u>State</u>	<u>Description</u>
Ed. Code 17029.5	<u>Contract funding; board liability</u>
Ed. Code 17565-17592.5	<u>Board duties; management and control of school property</u>
Ed. Code 32350	<u>Liability on equipment loaned to district</u>
Ed. Code 35162	<u>Power to sue, be sued, hold and convey property</u>
Ed. Code 35200-35214	<u>Liabilities</u>
Ed. Code 35208	<u>Liability insurance</u>
Ed. Code 35211	<u>Driver training civil liability insurance</u>
Ed. Code 35213	<u>Reimbursement for loss or damage of personal property</u>
Ed. Code 35214	<u>Liability insurance (self-insurance or a combination of self-insurance and insurance through an insurance company)</u>
Ed. Code 35331	<u>Provision for medical or hospital service for pupils (on field trips)</u>
Ed. Code 39837	<u>Transportation to summer employment program</u>
Ed. Code 41021	<u>Requirement for employee's indemnity bond</u>

Business and Noninstructional Operations**RISK MANAGEMENT/INSURANCE****Legal Reference:****State**

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

Website

Website

Website

Description[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](#)[California Department of Industrial Relations, Division of Occupational Safety and Health](#)[California Association of Joint Powers Authorities](#)[California Association of School Business Officials](#)

Policy Adopted: July 5, 1990
 Revised: April 17, 1997
 Revised: March 7, 2024

WESTMINSTER SCHOOL DISTRICT
 Westminster, California