

## **Business and Non-Instructional Operations**

### **RISK MANAGEMENT / INSURANCE**

#### Risk Management

The Superintendent or designee shall take action to:

1. Identify the risks inherent in the operation of district programs.
2. Assess the above risks and keep records of accidents, losses and damage.
3. Mitigate risks through loss control and safety related activities.
4. Determine the extent to which risks should be assumed by the district or covered by the purchase of insurance or pooling with other districts.

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.

- (cf. 1240 Volunteer Assistance)
- (cf. 1330 Use of School Facilities)
- (cf. 3400 Management of District Assets/Accounts)
- (cf. 3430 Investing)
- (cf. 3440 Inventories)
- (cf. 3512 Equipment)
- (cf. 3514 Environmental Safety)
  - (cf. 3514.1 Hazardous Substances)
- (cf. 3515 School Safety and Security)
  - (cf. 3515.4 Recovery for Property Loss or Damage)
- (cf. 3516 Emergencies and Disaster Preparedness Plan)
  - (cf. 3541.1 School Related Trips)
- (cf. 3543 Transportation Safety and Emergencies)
  - (cf. 4112.42 Drug and Alcohol Testing for School Bus Drivers)
- (cf. 4119.3 Duties of Personnel)
  - (cf. 4119.42 Exposure Control Plan for Bloodborne Pathogens)
- (cf. 4157/4257/4357 Employee Safety)
- (cf. 4212.5 Criminal Record Check)
- (cf. 5131.1 Bus Conduct)
  - (cf. 5131.61 Drug Testing)
- (cf. 5141 Health Care and Emergencies)
  - (cf. 5141.1 Accidents)
  - (cf. 5141.23 Infectious Disease Prevention)
- (cf. 5142 Safety)
  - (cf. 6145.2 Interscholastic Competition)
- (cf. 6153 School Sponsored Trips)
- (cf. 9260 Legal Protection)

Insurance

Insurance coverage shall include, but may not be limited to:

1. Liability insurance. (Education Code 35200-35214)
2. Fire insurance for buildings, equipment and vehicles. (Education Code 17565)
3. Workers' compensation insurance. (Labor Code 3700)
4. Fidelity bond insurance. (Education Code 41021)

A suitable bond indemnifying the district against loss shall be purchased for employees responsible for handling district funds and may be purchased for employees responsible for handling district property. The district shall bear the cost of this bonding. (Education Code 41021)

(cf. 1330 Use of School Facilities)

(cf. 4154 Health and Welfare Benefits)

(cf. 4156.3 Reimbursement, Uniforms and Allowances)

(cf. 4157.1 Work Related Injuries)

(cf. 5143 Insurance)

(cf. 9260 Legal Protection)

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