

Regulation 3530: Risk Management/Insurance

Status: DRAFT

Original Adopted Date: 11/27/2012 | Last Reviewed Date: 11/27/2012

Risk Management

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

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
1. **Determine/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. **Analyze, evaluate, and prioritize identified risks based on the frequency and likelihood of the risk and the extent/potential impact** to which risks should be assumed by the district or covered by
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 purchase/nature of insurance or pooling with other districts/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:

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 **Insurance against fire or other property damage** (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~~ **whose duty includes** handling district funds, and may be purchased ~~for~~ **other** employees responsible for handling district property. The district shall bear the cost of this bonding.

as needed (Education Code 41021)

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 References

	Description
Ed. Code 17029.5	Contract funding; board liability - https://simbli.eboardsolutions.com/SU/98slsh1GqFP4cptRWWFMJy1IQ==
Ed. Code 17565-17592.5	Board duties; management and control of school property - https://simbli.eboardsolutions.com/SU/slshLPmzplumdsy2plusFbczKK1LGw==
Ed. Code 32350	Liability on equipment loaned to district - https://simbli.eboardsolutions.com/SU/kqcGXo4kL4mBiSPSkQNkw==
Ed. Code 35162	Power to sue, be sued, hold and convey property - https://simbli.eboardsolutions.com/SU/r4YfRyEmyUsLA5wuplusSkylw==
Ed. Code 35200-35214	Liabilities - https://simbli.eboardsolutions.com/SU/6BkNjy81QHZNjLHzKMK0g==
Ed. Code 35208	Liability insurance - https://simbli.eboardsolutions.com/SU/jbPgedY6kIfN52VVVsM4Tg==
Ed. Code 35211	Driver training civil liability insurance - https://simbli.eboardsolutions.com/SU/ixYNkYEdzGRmkSh3s65J0g==
Ed. Code 35213	Reimbursement for loss or damage of personal property - https://simbli.eboardsolutions.com/SU/wOsFs53lgmoKZOWrqM6DZA==
Ed. Code 35214	Liability insurance (self-insurance or a combination of self-insurance and insurance through an insurance company) - https://simbli.eboardsolutions.com/SU/isHvplus173ehbqy3Bq8yWyyw==
Ed. Code 35331	Provision for medical or hospital service for pupils (on field trips) - https://simbli.eboardsolutions.com/SU/vptKgmF6kYjBVt9YC5fk0g==
Ed. Code 39837	Transportation to summer employment program - https://simbli.eboardsolutions.com/SU/b6PnJw6MgxmPiwEkllt6fw==
Ed. Code 41021	Requirement for employee's indemnity bond - https://simbli.eboardsolutions.com/SU/C020a5hgfaK3SvCAjWWCFQ==
Ed. Code 44873	Qualifications for physician (liability coverage) - https://simbli.eboardsolutions.com/SU/RFS2jkFJzYBgrfnf3ml0vw==
Ed. Code 49470-49474	District medical services and insurance - https://simbli.eboardsolutions.com/SU/ATmOVxHUqQmPhM761WS6hw==
Gov. Code 820.9	Members of local public boards not vicariously liable - https://simbli.eboardsolutions.com/SU/w7h3UaZs43GslshdVAaolypPA==
Gov. Code 831.7	Hazardous recreational activities - https://simbli.eboardsolutions.com/SU/ogPVwRIZtMatvDyNb7Zflg==
Gov. Code 989-991.2	Local public entity insurance - https://simbli.eboardsolutions.com/SU/irGUSHG04TUg0xhN5c0WLQ==
Lab. Code 3200-4856	Workers' compensation - https://simbli.eboardsolutions.com/SU/29KVqRTIpu3spGvT4OslshslshplusQ==

Management Resources References

	Description
Website	CSBA District and County Office of Education Legal Services - https://simbli.eboardsolutions.com/SU/UdykszdmPETuDslishXk6R5akQ==
Website	Public Agency Risk Management Association - https://simbli.eboardsolutions.com/SU/mHlHKeplusplus9523qg6BpubXXg==

Website	California Department of Industrial Relations, Division of Occupational Safety and Health - https://simbli.eboardsolutions.com/SU/RNJ0vFF5fQMplusWsZcv0xVw==
Website	California Association of Joint Powers Authorities - https://simbli.eboardsolutions.com/SU/vXJ42Pc4plusKwdvC2vTyq8lg==
Website	California Association of School Business Officials - https://simbli.eboardsolutions.com/SU/vplusVmEFNjoJhGgV6PRTlb0g==

Cross References

Description

0410	Nondiscrimination In District Programs And Activities - https://simbli.eboardsolutions.com/SU/FnDZ7yHITUVLmcPBwcYa4w==
0450	Comprehensive Safety Plan - https://simbli.eboardsolutions.com/SU/d7guf7pLg0OoKHrffHuRslshA==
0450	Comprehensive Safety Plan - https://simbli.eboardsolutions.com/SU/ZL4AZQC4Q0O7Ct6erHZWnQ==
1240	Volunteer Assistance - https://simbli.eboardsolutions.com/SU/s1kDPms91ZslshXvtuUxCKMdw==
1240	Volunteer Assistance - https://simbli.eboardsolutions.com/SU/KR2sg4KWAHgxai0qdzyjQA==
1330	Use Of School Facilities - https://simbli.eboardsolutions.com/SU/bweubRumzjCMEFsRwfPRVQ==
1330	Use Of School Facilities - https://simbli.eboardsolutions.com/SU/OsPXtQrBZmNcjhUi2mwN3Q==
1330-E PDF(1)	Use Of School Facilities - https://simbli.eboardsolutions.com/SU/mJDGwwleQuuHMmknzSltrQ==
1330.1	Joint Use Agreements - https://simbli.eboardsolutions.com/SU/6vO5XmWvh6GiKCUrP6C73w==
3000	Concepts And Roles - https://simbli.eboardsolutions.com/SU/esslshvk4e9OagAbIEwiPdF8A==
3314.2	Revolving Funds - https://simbli.eboardsolutions.com/SU/wdb2F9MeGf8LOmXvPq4FGw==
3320	Claims And Actions Against The District - https://simbli.eboardsolutions.com/SU/MViqQtii2jun4plusJR29Kq9A==
3320	Claims And Actions Against The District - https://simbli.eboardsolutions.com/SU/Qrp22NVkshfb8KJT8vxFvVg==
3400	Management Of District Assets/Accounts - https://simbli.eboardsolutions.com/SU/lquTQBIYmztolslshn5MKeW7w==
3400	Management Of District Assets/Accounts - https://simbli.eboardsolutions.com/SU/8TrCdaxJyMGDCoGDI8wO9g==
3430	Investing - https://simbli.eboardsolutions.com/SU/aw1pAEvBG9RIQaa5IUESZQ==
3430	Investing - https://simbli.eboardsolutions.com/SU/9Spluse6ISX1ixU4nEzMTyg2A==
3440	Inventories - https://simbli.eboardsolutions.com/SU/YRZDYmkuUdkn5RLDGWsepluseg==
3452	Student Activity Funds - https://simbli.eboardsolutions.com/SU/9SBtlfFyggkHplusjAgcmQciw==
3512	Equipment - https://simbli.eboardsolutions.com/SU/r1rNkRaXyrj10VEAVGfslsh9g==
3512-E PDF(1)	Equipment - https://simbli.eboardsolutions.com/SU/6RcqkwFE4ATq4nsbPZZJg==

3514 Environmental Safety -
<https://simbli.eboardsolutions.com/SU/shlp06OGQEJcPeXKe3pluA==>

3514 Environmental Safety -
<https://simbli.eboardsolutions.com/SU/9cYjplusPqlvVli7eaOJH77og==>

3514.1 Hazardous Substances -
<https://simbli.eboardsolutions.com/SU/slshF2BkEjXOTUMPy1mpMHddg==>

3514.1 Hazardous Substances -
<https://simbli.eboardsolutions.com/SU/3NzLgS05rIhR3fm2YbgOmw==>

3515 Campus Security -
<https://simbli.eboardsolutions.com/SU/K5Y0SnGESU9hJLUlyF4WoQ==>

3515 Campus Security -
<https://simbli.eboardsolutions.com/SU/LyFi2Rdup4SeLoyCxiTzgA==>

3515.4 Recovery For Property Loss Or Damage -
<https://simbli.eboardsolutions.com/SU/slshJDKIb1Z3i1x7ke12R2xA==>

3515.4 Recovery For Property Loss Or Damage -
<https://simbli.eboardsolutions.com/SU/W6Klvz73MVXUYPtMBSQouQ==>

3516 Emergencies And Disaster Preparedness Plan -
<https://simbli.eboardsolutions.com/SU/mcplusE3P1slshWJP3X4M0Vv8YEQ==>

3516 Emergencies And Disaster Preparedness Plan -
<https://simbli.eboardsolutions.com/SU/7vAQoplusfBulhn5iEYu5slshVGA==>

3541.1 Transportation For School-Related Trips -
<https://simbli.eboardsolutions.com/SU/r9ZDPidpU7WAlbw4DmcgKQ==>

3543 Transportation Safety And Emergencies -
<https://simbli.eboardsolutions.com/SU/3h3co6oeaQVFPUwobu8KQA==>

4030 Nondiscrimination In Employment -
<https://simbli.eboardsolutions.com/SU/uj6R9EJQMgHWPwj5O0MeA==>

4030 Nondiscrimination In Employment -
<https://simbli.eboardsolutions.com/SU/1hR1nwwQdqhZCpluskI91M7LA==>

4112.42 Drug And Alcohol Testing For School Bus Drivers -
<https://simbli.eboardsolutions.com/SU/x8sXygV8J5UslshmpimkS4osA==>

4112.42 Drug And Alcohol Testing For School Bus Drivers -
<https://simbli.eboardsolutions.com/SU/vNtVvfMZsbLOfaouJ74H0g==>

4113.4 Temporary Modified/Light-Duty Assignment -
<https://simbli.eboardsolutions.com/SU/tKdKsdHuUslshCiCXQ7ODb9hA==>

4119.11 Sexual Harassment -
<https://simbli.eboardsolutions.com/SU/SlvMh9PMikAPEOLcsVldiQ==>

4119.11 Sexual Harassment -
<https://simbli.eboardsolutions.com/SU/BsxQhDtsvrslshROgWBslGoVg==>

4119.42-E(1) Exposure Control Plan For Bloodborne Pathogens -
<https://simbli.eboardsolutions.com/SU/Dslsho28CZreTnS4e0TtdlhUw==>

4119.42 Exposure Control Plan For Bloodborne Pathogens -
<https://simbli.eboardsolutions.com/SU/lhHYkNvUSWslsh7hQEudL8Vuw==>

4119.42 Exposure Control Plan For Bloodborne Pathogens -
<https://simbli.eboardsolutions.com/SU/6vo7v2Ks3yri89lcdThC9A==>

4154 Health And Welfare Benefits -
<https://simbli.eboardsolutions.com/SU/6R1sBLgslshYgDslshAd2SuZj7eA==>

4154 Health And Welfare Benefits -
<https://simbli.eboardsolutions.com/SU/WNoCah873JGR0slshZyGctZtQ==>

4156.3 Employee Property Reimbursement -
<https://simbli.eboardsolutions.com/SU/PSd78mwNI7PBg0JEpDln7A==>

4158 Employee Security - <https://simbli.eboardsolutions.com/SU/NKJ0gbceQH90dq61FUplus5tQ==>

4158 Employee Security - <https://simbli.eboardsolutions.com/SU/jVIXyG8eRmdszhOgitD39Q==>

4212.42 Drug And Alcohol Testing For School Bus Drivers - <https://simbli.eboardsolutions.com/SU/JwrEm3toOqx4wVyDcBm6Bw==>

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4213.4 Temporary Modified/Light-Duty Assignment - <https://simbli.eboardsolutions.com/SU/KrKq6bFPPejFu478Wd0vg==>

4219.11 Sexual Harassment - <https://simbli.eboardsolutions.com/SU/tANOtshLtnplusAwRY1FCqQjA==>

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4254 Health And Welfare Benefits - <https://simbli.eboardsolutions.com/SU/IOQxocnnc7t0zO4gNslshEig==>

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4256.3 Employee Property Reimbursement - <https://simbli.eboardsolutions.com/SU/KKd3731fZ7J5wAslsh2IESdfg==>

4258 Employee Security - <https://simbli.eboardsolutions.com/SU/l328lb63xslshLEHOplusHgt9TA==>

4258 Employee Security - <https://simbli.eboardsolutions.com/SU/0UbvzplusKzjIWxh2CPHFpsh8A==>

4312.42 Drug And Alcohol Testing For School Bus Drivers - <https://simbli.eboardsolutions.com/SU/bjHLFe6dTslshJctTxXirH31Q==>

4312.42 Drug And Alcohol Testing For School Bus Drivers - <https://simbli.eboardsolutions.com/SU/np6PFoVoqPCIBtzi2ZLILg==>

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4319.42 Exposure Control Plan For Bloodborne Pathogens - <https://simbli.eboardsolutions.com/SU/qislsh6xFR2WlJjrpmzR2J64A==>

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4354 Health And Welfare Benefits - <https://simbli.eboardsolutions.com/SU/AUcC2pRXWApZWZErGJyJUg==>

4354 Health And Welfare Benefits -
<https://simbli.eboardsolutions.com/SU/slsh0UxeGKSx3ebrYlspgjsrg==>

4356.3 Employee Property Reimbursement -
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4358 Employee Security -
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4358 Employee Security -
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5131.1 Bus Conduct -
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5131.1 Bus Conduct -
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5141 Health Care And Emergencies -
<https://simbli.eboardsolutions.com/SU/zOGaTyaz8y3Px5h4jX6jfQ==>

5141 Health Care And Emergencies -
<https://simbli.eboardsolutions.com/SU/EyWdU9HUGyejrQYEpLTGrg==>

5141.23 Asthma Management -
<https://simbli.eboardsolutions.com/SU/a1YGv1JqCPQxqc56TqsTpA==>

5141.23 Asthma Management -
<https://simbli.eboardsolutions.com/SU/A01zgrE7bictH04xvslsh8SLQ==>

5142 Safety -
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5142 Safety -
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5143 Insurance -
<https://simbli.eboardsolutions.com/SU/rtKLUslshJO7Oe0mX6mfMluVw==>

5143 Insurance -
<https://simbli.eboardsolutions.com/SU/0TfaQzKDMxflshFer0llr6sQ==>

5145.3 Nondiscrimination/Harassment -
<https://simbli.eboardsolutions.com/SU/Xtm3uqHMol1KAP4CIBOS3g==>

5145.3 Nondiscrimination/Harassment -
<https://simbli.eboardsolutions.com/SU/Rx7eYWCQJQxyhVGfnTMQBQ==>

5145.7 Sexual Harassment -
<https://simbli.eboardsolutions.com/SU/Etnsl0vfjVFwtsfy7FGqYA==>

5145.7 Sexual Harassment -
<https://simbli.eboardsolutions.com/SU/bVa5mPNAi4zf7b1zOFIT1Q==>

6142.4 Service Learning/Community Service Classes -
<https://simbli.eboardsolutions.com/SU/g2vQkw4IAFwZ8KKrUXZjXQ==>

6145.2 Athletic Competition -
<https://simbli.eboardsolutions.com/SU/mjzVr4hwth0plusJplusU0vFgStw==>

6145.2 Athletic Competition -
<https://simbli.eboardsolutions.com/SU/li7fyXj9QEE0CqwFCiOzbQ==>

6153 School-Sponsored Trips -
<https://simbli.eboardsolutions.com/SU/slshS7ov5CQAYeHkdawLt926g==>

6153 School-Sponsored Trips -
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6162.6 Use Of Copyrighted Materials -
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6163.2	Animals At School - https://simbli.eboardsolutions.com/SU/2slshaMJudOuJTZlHBaplusWU39w==
6163.2	Animals At School - https://simbli.eboardsolutions.com/SU/blYU1pluspYFnsM3QazC1O8Rw==
6178.1	Work-Based Learning - https://simbli.eboardsolutions.com/SU/N7S7GUgNDSv3dKJl2Jn7eQ==
6178.1	Work-Based Learning - https://simbli.eboardsolutions.com/SU/EKXl1J4mwAecbMO3BEnO8Q==
7160	Charter School Facilities - https://simbli.eboardsolutions.com/SU/9ZdPeVMoiWkVrcHdkiBrA==
7160	Charter School Facilities - https://simbli.eboardsolutions.com/SU/0OggerwUdsRB1YJebWEaw==
9260	Legal Protection - https://simbli.eboardsolutions.com/SU/gk7CBMGp6zZxp2Pk0Sx2Ag==
9321-E PDF(1)	Closed Session - https://simbli.eboardsolutions.com/SU/JouF3slshdp1t8S6jR9jTrVg==
9321-E PDF(2)	Closed Session - https://simbli.eboardsolutions.com/SU/R7Dlbslsh4Z8zkiT8c3evrPAg==
9321	Closed Session - https://simbli.eboardsolutions.com/SU/eQxvTE4sunzJru8wB8gc1g==