

**Policy 3530: Risk Management/Insurance****Original Adopted Date: 3/13/2024**

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.

**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

**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](#)

Ed. Code 35214	<a href="#">Liability insurance (self-insurance or a combination of self-insurance and insurance through an insurance company)</a>
Ed. Code 35331	<a href="#">Provision for medical or hospital service for pupils (on field trips)</a>
Ed. Code 39837	<a href="#">Transportation to summer employment program</a>
Ed. Code 41021	<a href="#">Requirement for employee's indemnity bond</a>
Ed. Code 44873	<a href="#">Qualifications for physician (liability coverage)</a>
Ed. Code 49470-49474	<a href="#">District medical services and insurance</a>
Gov. Code 820.9	<a href="#">Members of local public boards not vicariously liable</a>
Gov. Code 831.7	<a href="#">Hazardous recreational activities</a>
Gov. Code 989-991.2	<a href="#">Local public entity insurance</a>
Lab. Code 3200-4856	<a href="#">Workers' compensation</a>

### **Management Resources**

Website	<a href="#">CSBA District and County Office of Education Legal Services</a>
Website	<a href="#">Public Agency Risk Management Association</a>
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="#"><u>Management Of District Assets/Accounts</u></a>
3430	<a href="#"><u>Investing</u></a>
3430	<a href="#"><u>Investing</u></a>
3440	<a href="#"><u>Inventories</u></a>
3452	<a href="#"><u>Student Activity Funds</u></a>
3512	<a href="#"><u>Equipment</u></a>
3512-E(1)	<a href="#"><u>Equipment</u></a>
3514	<a href="#"><u>Environmental Safety</u></a>
3514	<a href="#"><u>Environmental Safety</u></a>
3514.1	<a href="#"><u>Hazardous Substances</u></a>
3514.1	<a href="#"><u>Hazardous Substances</u></a>
3515	<a href="#"><u>Campus Security</u></a>
3515	<a href="#"><u>Campus Security</u></a>
3515.21	<a href="#"><u>Unmanned Aircraft Systems (Drones)</u></a>
3515.4	<a href="#"><u>Recovery For Property Loss Or Damage</u></a>
3515.4	<a href="#"><u>Recovery For Property Loss Or Damage</u></a>
3516	<a href="#"><u>Emergencies And Disaster Preparedness Plan</u></a>
3516	<a href="#"><u>Emergencies And Disaster Preparedness Plan</u></a>
3541.1	<a href="#"><u>Transportation For School-Related Trips</u></a>
3541.1-E(1)	<a href="#"><u>Transportation For School-Related Trips</u></a>
3541.1-E(2)	<a href="#"><u>Transportation For School-Related Trips</u></a>
3543	<a href="#"><u>Transportation Safety And Emergencies</u></a>
4030	<a href="#"><u>Nondiscrimination In Employment</u></a>
4030	<a href="#"><u>Nondiscrimination In Employment</u></a>
4112.42	<a href="#"><u>Drug And Alcohol Testing For School Bus Drivers</u></a>
4112.42	<a href="#"><u>Drug And Alcohol Testing For School Bus Drivers</u></a>
4113.4	<a href="#"><u>Temporary Modified/Light-Duty Assignment</u></a>
4119.11	<a href="#"><u>Sexual Harassment</u></a>
4119.11	<a href="#"><u>Sexual Harassment</u></a>
4119.42	<a href="#"><u>Exposure Control Plan For Bloodborne Pathogens</u></a>
4119.42	<a href="#"><u>Exposure Control Plan For Bloodborne Pathogens</u></a>
4119.42-E(1)	<a href="#"><u>Exposure Control Plan For Bloodborne Pathogens</u></a>
4154	<a href="#"><u>Health And Welfare Benefits</u></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>
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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>
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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="#"><u>Charter School Facilities</u></a>
9260	<a href="#"><u>Legal Protection</u></a>
9321	<a href="#"><u>Closed Session</u></a>
9321-E(1)	<a href="#"><u>Closed Session</u></a>
9321-E(2)	<a href="#"><u>Closed Session</u></a>