

INSURANCE MANAGEMENT

General Insurance

The Governing Board shall maintain an adequate insurance program to protect the District against loss which may occur due to the many normal and usual hazards which a public school system faces and to carry additional insurance, when needed, to protect the District against specific and unusual hazards which may be incurred, from time to time, in the various operations of the District.

The insurance coverage of the District should provide the broadest, most complete coverage available, but should be secured at the most economical cost to the District consistent with sound insurance principles. Since good service is vital to an effective insurance program, the insurance company which is awarded any part of the District's insurance business must be able to provide prompt and efficient service.

The insurance program shall include, but not be limited to:

1. Fire and Damage Insurance (building and equipment).
2. Fire and Property Damage Insurance (buses and automotive vehicles).
3. Workers Compensation Insurance.
4. Fidelity Bond Insurance.
5. Liability Insurance, including errors and omissions for administrators and Board members.

Where possible, insurance shall be placed through a joint powers agency.

(cf. 4154 - Personnel Insurance/Health & Welfare Benefits)
(cf. 5143 - Students/Insurance/Athletic Insurance)

Bonding

The Board recognizes that prudent trusteeship of the resources of the District dictate that employees responsible for the safekeeping of District moneys and property be bonded.

The District shall be indemnified against loss of money and property by bonding of employees holding positions which have extensive access to property and money.

INSURANCE MANAGEMENT (continued)

Such bonds shall be subsumed under a blanket bond. The Board shall bear the cost of bonding each employee required to be bonded by this policy. (Education Code 41021)

Legal Reference:

EDUCATION CODE

32350 Liability on equipment loaned to District

35162 Power to sue, be sued hold and convey property

35208 Liability insurance

35211 Driver training civil liability insurance

35213 Reimbursement for loss, destruction or damage of personal property

39601 Furnishing, repairing, insuring and renting of school property

39837 Transportation of pupils to places of summer employment

41021 Requirement for employees' indemnity bonds

44873 Qualifications for physician (liability coverage)

49472 Medical and hospital services for pupils

GOVERNMENT CODE

820.9 Board members not vicariously liable for injuries caused by District