

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 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.

When economically beneficial, 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.

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 References:

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