

Perris Union High School District – Board Policy

Risk Management/Insurance

Business and Noninstructional Operations

BP 3530

BP 3530(a)

RISK MANAGEMENT/INSURANCE

The Governing Board desires to promote ~~strongly supports a risk management program that protects district resources and promotes~~ 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.

~~The Board reserves the right to remove an insurance agent of record or a participating agent whenever, in the judgment of the Board, such action becomes desirable for the best interests of the district.~~

To ~~attempt 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 ~~ensure that~~ these policies and related procedures ~~are enforced~~ fairly and consistently. The Superintendent or designee shall provide safety-related training and protective equipment to staff as appropriate for their position.

(cf. 0410 - Nondiscrimination in District Programs and Activities)

(cf. 0450 - Comprehensive Safety Plan)

(cf. 3320 - Claims and Actions Against the District)

(cf. 4030 - Nondiscrimination in Employment)

(cf. 4119.11/4219.11/4319.11- Sexual Harassment)

(cf. 4157/4257/4357 - Employee Safety, ~~4132/4232/4332 - Publication or Creation of Materials~~)

(cf. 4157.1/4257.1/4357.1 - Work-Related Injuries)

(cf. ~~4158/4258/4358 - Employee Security~~)

~~(cf. 5142 - Safety, ~~5141.4 - Child Abuse Reporting Procedures~~)~~

(cf. 5145.3 - Nondiscrimination/Harassment)

(cf. 5145.7 - Sexual Harassment)

~~(cf. 6162.6 - Use of Copyrighted Materials)~~
(cf. 9260 - Legal Protection)

The Superintendent or designee shall **periodically** report to the Board ~~twice a year~~ 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.**

Legal Reference: (see next page)

BP 3530(b)

RISK MANAGEMENT/INSURANCE (continued)

Legal Reference:

EDUCATION CODE

17029.5 Contract funding; board liability
17565-17592 Board duties re property maintenance and control
32350 Liability on equipment loaned to district
35162 Power to sue, be sued, hold and convey property
35200-35214 Liabilities, especially:
35208 Liability insurance
35211 Driver training civil liability insurance
35213 Reimbursement for loss, destruction, or damage of personal property
35214 Liability self-insurance
35331 Medical or hospital service for students on field trip
39837 Transportation of **students** ~~pupils~~ to places of summer employment
41021 Requirement for employees' indemnity bonds
44873 Qualifications for physician (liability coverage)
49470-49474 District medical services and insurance

GOVERNMENT CODE

820.9 Board members not vicariously liable for injuries caused by district

831.7 Hazardous recreational activities

989-991.2 Local public entity insurance

LABOR CODE

3200-4855 Workers' compensation

Policy Management Resources:

WEB SITES

California Association of Joint Powers Authorities: <https://www.cajpa.org>

California Association of School Business Officials: <https://www.casbo.org>

California Department of Industrial Relations, Division of Occupational Safety and Health:
<https://www.dir.ca.gov/dosh>
Public Agency Risk Management Association: <https://www.parma.com>

PERRIS UNION HIGH SCHOOL DISTRICT

Perris, CA adopted:

Policy Adopted: December 16, 1987

Perris, California

Policy Revised: revised:

November 9, 1988

Policy Revised: revised:

February 29, 1996

Policy Revised: January, 2021 (PENDING BOARD APPROVAL)

CURRENT POLICY