# Perris Union High School District - Administrative Regulation

## **Risk Management/Insurance**

### AR 3530

**Business and Noninstructional Operations** 

AR 3530(a)

# **RISK MANAGEMENT/INSURANCE**

# **Risk Management**

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

- 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 potential impact to the district

- 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 nature of 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

<u>(cf. 0450 - Comprehensive Safety Plan)</u> (cf. 1330 - Use of School Facilities) (cf. 4157/4257/4357- Employee Safety) (cf. 5142 - Safety)

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.

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

4. Determine the extent to which risks should be assumed by the district or covered by the purchase of insurance or pooling with other districts

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

AR 3530(b)

# RISK MANAGEMENT/INSURANCE (continued)

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.

(cf.-1240 - Volunteer Assistance) (cf. 1330 Use of School Facilities) (cf. 3400 - Management of District Assets/Accounts) (cf. 3430 - Investing) (cf. 3440 - Inventories) (cf. 3512 - Equipment) (cf. 3514 - Environmental Safety) (cf. 3514.1 - Hazardous Substances) (cf. 3515 - School Safety and Security) (cf. 3515.1 - Crime Data Reporting) (cf. 3515.4 - Recovery for Property Loss or Damage) (cf. 3541.1 - School Related Trips) (cf. 3543 - Transportation Safety and Emerge (cf. 4112.42 - Drug and Alcohol Testing for School Bus Drivers) (cf. 4119.3 Duties of Personnel) (cf. 4119.42 - Exposure Control Plan for Bloodborne Pathogens) (cf. 4157/4257/4357- Employee Safety) 4212.5 - Security/Credit Check) (cf. 5131.1 Bus Conduct) (cf. 5131.61 - Drug Testing) (cf. 5141 - Health Care and Emergencies) (cf. 5141.1 - Accidents) (cf. 5141.23 - Infectious Disease Prevention) <del>(cf. 5142 - Safety)</del> (cf. 6114 - Emergencies and Disaster Preparedness Plan) (cf. 6145.2 - Interscholastic Competition) (cf. 6153 School Sponsored Trips) (cf. 9260 - Legal Protection)

#### Insurance

Insurance or risk pooled coverage shall include, but may not be limited to:

- 1.\_\_\_\_\_Liability insurance (Education Code 35200-35214)
- 2. Insurance against fire or other property damage<sup>2</sup>. Fire insurance for buildings, equipment and vehicles (Education Code <u>17565</u>39601)
- 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 whose duty includes responsible for handling district funds, and other may be purchased for employees as needed responsible for handling district property. The district shall bear the cost of this bonding. (Education Code 41021)

(cf. 1330 - Use of School Facilities) (cf. (cf. 4154/4254/4354 - Health and Welfare Benefits) (cf. 4156.3 - Reimbursement, Uniforms and Allowances) (cf. 4157.1/4257.1/4357, 1 - Work-Related Injuries) (cf. 5143 - Insurance) (cf. 9260 - Legal Protection)

Regulation

-PERRIS UNION HIGH SCHOOL DISTRICT