

## **AR 3530 Risk Management and Insurance**

### **Risk Management**

The Superintendent or designee shall take action to:

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 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.

### **Insurance**

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

1. Liability insurance. (Education Code 35200-35214)
2. Fire insurance for buildings, equipment and vehicles. (Education Code 17565)
3. Workers' compensation insurance. (Labor Code 3700)
4. Fidelity bond insurance. (Education Code 41021)
5. Course of construction insurance for projects where the Board of Trustees elects to use construction management services and does not use the services of one general contractor.

**Board Approved:**

January 21, 2021

April 15, 2004

Effective Date: July 1, 2004