

LODI UNIFIED SCHOOL DISTRICT

REVIEWED

Policy 3530

Business and Non-Instructional Operations

Risk Management/Insurance

The Board of Education strongly supports a risk management program that protects district resources and promotes the safety of students, staff and the public.

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. 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.

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 ensure that these policies and related procedures are enforced fairly and consistently.

Legal References: EDUCATION CODE
 17729.5 Contract funding; board liability
 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
 39601-39621 Board duties re property maintenance and control
 39837 Transportation of 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

989-991.2 Local public entity insurance

LABOR CODE

3200-4855 Workers' compensation

Policy

adopted: 09/02/97