

<b>LODI UNIFIED SCHOOL DISTRICT</b>
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**REVIEWED**

**Rule 3530**

**Business and Non-Instructional Operations**

**Risk Management/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.
2. Fire insurance for buildings, equipment, and vehicles.
3. Workers' compensation insurance.
4. Fidelity bond insurance.

A suitable bond indemnifying the district against loss shall be purchased for employees responsible for handling district funds and may be purchased for employees responsible for handling district property. The district shall bear the cost of this bonding.

Rule

approved: 09/02/97

