

Insured Risks

Insurance coverage shall be provided for loss or damage to all real and personal property of the district, to insure the district for liability and personal liability of all board members and employees; for damages to persons or property due to its sole or active negligence, and to insure the district from losses due to employee dishonesty, injury or death.

The requirement to provide for insurance coverage may be met by the district joining in a Joint Powers Authority (JPA) pursuant to Education Code §81603. If it does so, the regulations required by the JPA would be adopted.

The district shall insure for the following risks:

- A. Liability to the district, its officers, employees, and authorized volunteers arising from district activities coverage shall be in accordance with Education Code §72506 and Part 6, §§989 and 990 of Division 3.6 of Title I of the Government Code: among the risks included are commercial general liability, automobile liability, and errors and omissions.
- B. Property loss or damage to the real and personal property of the district: the district shall insure against physical loss and damage to property, including buildings, property in transit, or at non-owned district locations.
- C. Loss Mitigation for Cyber Incidents: the district shall insure against cyber incidents including business and interruption and extra expense; digital recovery; network extortion; cyber, privacy, and network security liability; and electronic, social, and printed media liability.
- D. Earthquake insurance: the district shall self-insure its exposures for earthquake. If coverage for this risk becomes available and cost effective, staff will reevaluate this policy.
- E. Automobile physical damage: coverage shall provide comprehensive and collision insurance on all district-owned vehicles.

- F. Boiler and machinery coverage: this coverage insures against risks of direct physical loss or damage to electrical distribution panels, transformers, cables, boilers, and other pressurized equipment.
- G. Crime coverage: crime coverage shall be provided, which shall include the following:
 - 1. Faithful performance of district officers and employees with commercial blanket bond.
 - 2. Loss of money and securities inside and outside premises.
 - 3. Depositor's forgery.
- H. Miscellaneous property: floater coverage on the items listed below insures against risk of direct physical loss or damage from external cause except for flood and earthquake exclusions.
 - 1. Audiovisual and camera equipment.
 - 2. Musical instruments and equipment.
 - 3. Mini-computer and data-processing equipment.
- I. Rental-interruption insurance.
- J. Workers' Compensation insurance as required by law for employees: California law requires employers to insure employees for risk of work-related injury or illness. The district has continued as a charter member of the Workers' Compensation JPA since 1976. The district shall continue to insure for Workers' Compensation through the JPA subject to a favorable annual review of the advantages to the district of continued membership or as insured through a commercial insurance carrier. Coverage shall also include volunteers who have been approved for district service according to administrative procedure (see Administrative Procedure 7500).

Deductibles

The district shall recommend deductibles to strike a balance between tolerable losses versus premium cost. The deductible amounts may, in addition to risk retention by the district, include pooled risk retentions of the JPA and (for liability coverage) in the School Excess Liability Fund (SELF). Current deductibles shall be included in the schedule of insurance revised annually by the district risk and safety manager.

Student Accident Insurance (see Board Policy/Administrative Procedure 5205)

Student accidental injury insurance coverage shall be provided at district expense to students participating in intercollegiate athletics and intramural sports programs organized and sanctioned by the district.

On-campus accident insurance shall be provided at district expense for all students of the district for injuries incurred on campus or at district-sponsored events, except

students on district field trips outside of California. Field-trip participants will be notified that California Education Code §35330 (d) provides that all persons participating in a field trip or excursion shall be deemed to have waived all claims against the district or the state of California for injury, illness, or death occurring during or by reason of a field trip or excursion.

Information and enrollment forms for 24-hour coverage for illness and accidents shall be made available to students through Health Services, but no part of the coverage shall be provided at district expense.

Annual Review of Insurance Coverage

A schedule of insurance coverage shall be provided annually to the Board of Trustees for review and comment.