

**Business and Fiscal Affairs****AP 6540      INSURANCE****References:**

Education Code Sections 70902, 72502, 72506, and 81601 et seq.

The requirement to provide for insurance coverage may be met by the District joining in a joint powers agreement pursuant to Education Code Section 81603. If it does so, the regulations required by the JPA would be adopted.

The following coverage will be provided:

- Liability insurance for damages for death, injury to person, or damage or loss of property.
- Liability insurance for the personal liability of the members of the Board and of the officers and employees of the District for damages for death, injury to a person, or damage or loss of property caused by the negligent act or omission of the member, officer, or employee when acting within the scope of his or her office or employment.
- Fire insurance
- Real property damage
- Personal property loss or damage
- Insurance against “other perils” (Education Code Section 81601)

In addition, student health insurance shall be available to cover student injuries incurred in the course of participation in District-sponsored activities including athletics.

Independent contractors must obtain their own insurance coverage; no insurance of any kind will be provided to independent contractors by the District except if the District chooses to purchase Owners Controlled Insurance for construction contractors.

Informed Consent/Hold-Harmless – District employees facilitating District-related activities involving any risk to non-employees shall require all participants to submit a completed hold-harmless, waiver, consent, or acceptance of risk form, based on the activity engaged in, prior to the event. Completed forms shall be retained by Administrative Services for a period of one and one-half years from the time of the end of the related activity.

If the District establishes a fund for losses and payments for health and welfare benefits for its employees for the purpose of covering the deductible amount under deductible types of insurance policies, losses or payments arising from self-insurance programs, or losses or payments due to noninsured perils, the District will secure the services of an actuarial to provide an actuarial evaluation of the future annual costs of such benefits unless the JPA secures such services or such services are not required because of the District’s participation in the JPA.

*Office of Primary Responsibility: Administrative Services*

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Date Approved: January 19, 2010

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Date Reviewed/Revised: May 11, 2021

**Date Reviewed/Revised:** May 17, 2022