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)
- Insurance for District vehicles
- Workers compensation insurance

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 “Informed Consent, Acceptance of Risk, and Release of Liability, Indemnification, and Participant Agreement” prior to the event. The agreement shall be retained within the Divisional Administrator’s office for a period of one and one-half years from the time of the end of the related activity.

Prior to funding health and welfare benefits, the District shall secure the services of an actuary enrolled under subtitle C of Title III of the federal Employee Retirement Income Security Act of 1974, to provide actuarial evaluations of the future annual costs of such benefits.

Office of Primary Responsibility: College Operations

Date Approved: January 19, 2010