

RISK MANAGEMENT/INSURANCE

Insurance Management

The Associate Superintendent, Personnel Support Services, shall review the district's insurance program periodically and shall make recommendations to the Governing Board as deemed necessary to maintain appropriate insurance protection for the district. The Associate Superintendent, Personnel Support Services, or his designee, shall represent the district at meetings of the San Diego County Joint Powers Authority and the Southern California Regional Liability Excess Fund and shall act as the liaison with these entities in the management of all claims against the district.

All employees are responsible for conducting their affairs in a manner that promotes safety and environmental health and minimizes legal risk to individuals and the district.

The Director of Risk Management is responsible for overseeing the management of the insurance programs specified in Board Policy plus the Injury and Illness Prevention Program, Hazardous Substances Information and Training Act, Ergonomics Standard, and related employee/student safety and liability control programs. Where local, state, or federal laws are silent on specific risk control or risk financing topics, the Director of Risk Management shall formulate standards, rules, and best practice guidelines necessary to protect the district's interests.

The Associate Superintendent, Personnel Support Services, is responsible for administering the district's workers' compensation claims management program and the Director of Risk Management shall provide consultation and support as needed.

The insurance program shall include but not be limited to:

1. Liability
2. Fire and property damage
3. Health and life
4. Workers' compensation
5. Fidelity
6. Vehicle and equipment
7. Energy systems
8. Owner-controlled construction

RISK MANAGEMENT/INSURANCE (continued)

9. Student injury and health

The district shall place its insurance through acceptable licensed insurance providers utilizing reasonable deductibles and levels of self-insurance to minimize the cost of insurance while providing appropriate insurance coverage to protect the district.