

Risk Management/Insurance

The County Superintendent strongly supports a risk management program that protects Solano County Office of Education (SCOE) resources and promotes the safety of students, staff, and the public.

The Superintendent or designee shall establish a risk management program that uses effective safety and loss control practices. SCOE shall strive to keep its liability at a minimum and its insurance premiums as low as possible while maintaining adequate protection. To determine the most economical means of insuring SCOE consistent with required services, the Superintendent or designee shall annually review SCOE's options for obtaining coverage with SCOE's joint powers agency (JPA), North Bay Schools Insurance Authority (NBSIA).

To attempt to minimize SCOE's exposure to liability, SCOE shall adopt clear policies related to discrimination, harassment, safety procedures, and the timely handling of claims. The Superintendent or designee shall ensure that these policies and related procedures are enforced fairly and consistently.

Risk Management

The Superintendent or designee shall take action to:

1. Identify the risks inherent in the operation of SCOE 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 SCOE or covered by the purchase of insurance or pooling with other agencies

Employees are expected to take reasonable precautions for the care and safety of SCOE 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 SCOE against loss shall be purchased for employees responsible for handling SCOE funds and may be purchased for employees responsible for handling SCOE property. SCOE shall bear the cost of this bonding.

Legal Reference:

EDUCATION CODE

17029.5 Contract funding; board liability

17565-17592 Board duties re property maintenance and control

Policy 3530 (Continued)

Legal Reference: (Continued)

- 32350 Liability on equipment loaned to district
- 35162 Power to sue, be sued, hold and convey property
- 35200-35214 Liabilities, especially:
 - 35208 Liability insurance
 - 35211 Driver training civil liability insurance
 - 35213 Reimbursement for loss, destruction or damage of personal property
 - 35214 Liability self-insurance
- 35331 Medical or hospital service for students on field trip
- 39837 Transportation of pupils to places of summer employment
- 41021 Requirement for employees' indemnity bonds
- 44873 Qualifications for physician (liability coverage)
- 49470-49474 District medical services and insurance

GOVERNMENT CODE

- 820.9 Board members not vicariously liable for injuries caused by district
- 989-991.2 Local public entity insurance

LABOR CODE

- 3200-4855 Workers' compensation

Policy Cross-Reference:

- 0410 Nondiscrimination in District Programs and Activities
- 1240 Volunteer Assistance
- 1330 Use of School Facilities
- 3320 Claims and Actions Against the District
- 3400 Management of District Assets/Accounts
- 3430 Investing
- 3440 Inventories
- 3512 Equipment
- 3514 Environmental Safety
 - 3514.1 Hazardous Substances
- 3515 School Safety and Security
 - 3515.4 Recovery for Property Loss or Damage
- 3516 Emergencies and Disaster Preparedness Plan
 - 3541.1 Transportation for School-Related Trips
- 3543 Transportation Safety and Emergencies
- 4030 Nondiscrimination in Employment
- 4112.42 Drug and Alcohol Testing for School Bus Drivers
- 4119.11 Sexual Harassment
- 4119.42 Exposure Control Plan for Bloodborne Pathogens
- 4132 Publication or Creation of Materials
- 4154 Health and Welfare Benefits
- 4156.3 Employee Property Reimbursement
- 4157 Employee Safety
 - 4157.1 Work-Related Injuries
- 4158 Employee Security
- 4212.5 Criminal Record Check
- 5131.1 Bus Conduct
- 5131.61 Drug Testing

Policy 3530 (Continued)

Policy Cross-Reference: (Continued)

- 5141 Health Care and Emergencies
- 5141.23 Infectious Disease Prevention
- 5141.4 Child Abuse Prevention and Reporting
- 5142 Safety
- 5143 Insurance
- 6145.2 Athletic Competition
- 5145.3 Nondiscrimination/Harassment
- 5145.7 Sexual Harassment
- 6153 School-Sponsored Trips
- 6162.6 Use of Copyrighted Materials