

## **BUSINESS AND GENERAL SUPPORT SERVICES**

### **SUBJECT: Risk Management/Insurance**

The County Board of Education and County Superintendent of Schools strongly support a risk management program that protects Riverside County Office of Education resources and promotes the safety of students, staff and the public.

The County Superintendent or designee shall establish a risk management program that uses effective safety and loss control practices. The Riverside County Office of Education 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 the Riverside County Office of Education consistent with required services, the County Superintendent or designee shall annually review the Riverside County Office of Education options for obtaining coverage, including qualified insurance agents, a joint powers agency, self-insurance, or a combination of these means.

The County Superintendent of Schools reserves the right to remove an insurance agent-of-record, a participating agent, or a broker whenever, in the judgment of the Superintendent or designee, such action becomes desirable for the best interests of the Riverside County Office of Education.

To attempt to minimize the Riverside County Office of Education's exposure to liability, the County Board of Education and County Superintendent of Schools 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.

(cf. 4119.11/4219.11/4319.11- Sexual Harassment)  
(cf. 4132/4232/4332- Publication or Creation of Materials)  
(cf. 4157.1/4257.1/4357.1 - Work-Related Injuries)  
(cf. 4158/4258/4358- Employee Security)  
(cf. 5141.4 - Child Abuse Reporting Procedures)  
(cf. 5145.3 - Nondiscrimination/Harassment)  
(cf. 5145.7 - Sexual Harassment)  
(cf. 6162.6 - Use of Copyrighted Materials)  
(cf. 9260 - Legal Protection)

Legal Reference:

EDUCATION CODE

17029.5 Contract funding; board liability

17565-17592 Board duties re property maintenance and control

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

38054 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