

INSURANCE

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

Insured Risks

Insurance coverage shall be provided for loss or damage to all real and personal property of the District, to insure the District for liability and personal liability of all board members and employees; for damages to persons or property due to its sole or active negligence, and to insure the College District from losses due to employee acts or omissions.

District Vice President of Business and Financial Affairs or Designee shall be responsible to secure insurance for the District as required by law. Such insurance coverage may be satisfied by self-insurance. Pursuant to California Education Code §81603, the District may join a Joint Powers Authority (JPA) for the purposes of purchasing and maintaining insurance, which shall include but is not limited to the liabilities described as follows:

- A. **Liability:** Liability to the District, its officers, agents, employees, and authorized volunteers arising from District sponsored activities. Coverage shall be in accordance with Education Code §72506 and Part 6, §§989 and 990 of Division 3.6 of Title I of the Government Code: among the risks included are commercial general liability, automobile liability, and errors and omissions.
- B. **Property:** Property loss or damage to the real and/or personal property of the District, property in transit, or at non-owned (Leased/Rented) locations.
- C. **Earthquake insurance:** The District shall self-insure its exposures for earthquake. If coverage for this risk becomes available and cost effective, Vice President of Business and Financial Affairs or Designee will re-evaluate this Policy.
- D. **Automobile Liability:** Automobile physical damage coverage shall provide comprehensive and collision insurance on all District-owned or rented vehicles.
- E. **Equipment Breakdown:** Equipment Breakdown formerly known as Boiler and Machinery coverage shall insure against direct physical damage to covered equipment caused by mechanical breakdown, artificially generated electrical current, explosion of steam equipment other than combustion explosion, an internal event inside steam equipment, an internal event inside boilers or pressure vessels, bursting, cracking, or splitting.

- F. **Crime:** Crime coverage shall include coverage for employee theft, employee forgery or alteration, theft of money and securities inside and outside of the premises, robbery of safe burglary, computer fraud, funds transfer fraud, money orders and counterfeit money.
- G. **Miscellaneous Property:** Coverage on the items listed below insures against risk of direct physical loss or damage from external cause except for flood and earthquake exclusions.
- 1) Audiovisual and camera equipment
 - 2) Musical instruments and equipment
 - 3) Computers, tablets, and data processing equipment
- H. **Rental Interruption Insurance:** Rental interruption provides coverage for those sums that the District would have received had a loss occurrence not occurred for use and occupancy financial lease payment obligations of the District required by lease purchase agreements or similar.
- I. **Workers' Compensation insurance as required by law for employees:** California law requires employers to insure employees for risk of work-related injury or illness. The District has continued as a charter member of the Workers' Compensation JPA since 1976. The District shall continue to insure for Workers' Compensation through the JPA subject to a favorable annual review of the advantages to the District of continued membership or as insured through a commercial insurance carrier. Coverage shall also include authorized volunteers who have been approved by the Governing Board for District service.

Deductibles

District Vice President of Business and Financial Affairs or Designee shall determine deductibles and/or member retained limits which are appropriate for the amount of risk the District is willing to retain. Current deductibles and/or member retained limits shall be included in the schedule of insurance revised annually.

Student Accident Insurance (see Board Policy/Administrative Procedure 5205)

Student accidental injury insurance coverage shall be provided at District expense to students participating in intercollegiate athletics and intramural sports programs organized and sanctioned by the District.

On-campus accident insurance shall be provided at District expense for all students of the District for injuries incurred on campus or at District sponsored events, except

students on District field trips outside of California. Pursuant to 5 CCR § 55450, all persons participating in a field trip or excursion shall be deemed to have waived all claims against the District or the State of California for injury, illness, or death occurring during or by reason of a field trip or excursion.

District shall make available to all field trip/excursion participants, information and enrollment forms for 24-hour coverage for illness and accidents, but no part of the coverage shall be provided at District expense.

Office of Primary Responsibility: Vice President for Business and Financial Affairs