

## AP 6540 INSURANCE

## References:

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

The Superintendent/President delegates the authority to the Chief Business Officer or designee to secure legally required insurance for the District. The requirement to provide for insurance coverage is met by the District joining a Joint Powers Authority (JPA) pursuant to Education Code Section 81603.

Through the District's membership in several JPAs, the following types of coverage are currently 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/her office or employment.
- Fire insurance.
- Real property damage.
- Personal property loss or damage.
- Insurance for District vehicles.
- Insurance against "other perils" (Education Code Section 81601).
- Workers compensation insurance as required by law for employees.
- Actuarial evaluation of the future annual costs of health and welfare benefits.

Date Approved: October 29, 2015