



Book	Siskiyou Joint Community College District Administrative Procedures
Section	Chapter 6: Business and Fiscal Affairs
Title	Insurance
Code	AP 6540
Status	Active
Legal	Education Code Sections 70902, 72502, 72506 and 81601, et seq
Cross References	BP 6540
Adopted	September 7, 2010
Last Revised	September 23, 2020
Prior Revised Dates	4/28/2015
Origin	Vice President, Administrative Services

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 for all Board members and employees; for damages to persons or property due to its sole or active negligence; and to insure the District from losses due to employee dishonesty, injury or death.

The requirement to provide for insurance coverage may be met by the District joining in a joint powers agreement (JPA) pursuant to Education Code Section 81603. If it does so, the regulations required by the JPA would be adopted.

The District shall maintain insurance including but not limited to the following:

- 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” per Education Code Section 81601
- Workers compensation insurance

- Actuarial evaluation of the future annual costs of health and welfare benefits every two years

Education Code Section 81602 specifically authorizes the District to contract for investigative, administrative and claims adjustment services. The contract may provide that the contracting firm may reject, settle, compromise and approve claims within limits and for amounts specified by the Board, including execution and issuing of checks in payment of such claims. The contract may also provide that the contracting firm may employ counsel.