

**RISK MANAGEMENT/INSURANCE**

**Risk Management**

The Superintendent or designee shall take action to:

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

Employees are expected to take reasonable precautions for the care and safety of the school 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.

*(cf. 0450 - Comprehensive Safety Plan)*

*(cf. 1240 - Volunteer Assistance)*

*(cf. 1330 - Use of School Facilities)*

*(cf. 3400 - Management of District Assets/Accounts)*

*(cf. 3430 - Investing)*

*(cf. 3440 - Inventories)*

*(cf. 3512 - Equipment)*

*(cf. 3514 - Environmental Safety)*

*(cf. 3514.1 - Hazardous Substances)*

*(cf. 3515.4 - Recovery for Property Loss or Damage)*

*(cf. 3516 - Emergencies and Disaster Preparedness Plan)*

*(cf. 3541.1 - Transportation for School-Related Trips)*

*(cf. 3543 - Transportation Safety and Emergencies)*

*(cf. 4112.42/4212.42/4312.43 - Drug and Alcohol Testing for School Bus Drivers)*

*(cf. 4119.42/4219.42/4319.42 - Exposure Control Plan for Bloodborne Pathogens)*

*(cf. 4157/4257/4357- Employee Safety)*

*(cf. 4112.5/4212.5/4312.5 - Criminal Record Check)*

*(cf. 5131.1 - Bus Conduct)*

*(cf. 5131.61 - Drug Testing)*

*(cf. 5141 - Health Care and Emergencies)*

*(cf. 5141.22 - Infectious Diseases)*

*(cf. 5142 - Safety)*

*(cf. 6145.2 - Athletic Competition)*

*(cf. 6153 - School-Sponsored Trips)*

*(cf. 9260 - Legal Protection)*

**RISK MANAGEMENT/INSURANCE** (continued)

**Insurance**

Insurance coverage shall include, but may not be limited to:

1. Liability insurance (Education Code 35200-35214)
2. Fire insurance for buildings, equipment and vehicles (Education Code 17565)
3. Workers' compensation insurance (Labor Code 3700)
4. Crime bond and/or fidelity bond insurance (Education Code 41021)

A suitable bond indemnifying the district against loss shall be purchased for employees responsible for handling district funds and may be purchased for employees responsible for handling district property. The district shall bear the cost of this bonding. (Education Code 41021)

*(cf. 1330 - Use of School Facilities)*  
*(cf. 4154/4254/4354 - Health and Welfare Benefits)*  
*(cf. 4156.3/4256.3/4356.3 - Employee Property Reimbursement)*  
*(cf. 4157.1/4257.1/4357.1 - Work-Related Injuries)*  
*(cf. 5143 - Insurance)*  
*(cf. 9260 - Legal Protection)*

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**SAN DIEGO UNIFIED SCHOOL DISTRICT**  
San Diego, California