

RULES AND REGULATIONS FOR ADMINISTRATION AND SUPERVISION OF THE DISTRICT'S RISK MANAGEMENT PROGRAM

I. MANAGEMENT AND CONTROL OF SAN DIEGUITO UNION HIGH SCHOOL DISTRICT'S RISK MANAGEMENT PROGRAM.

- A. Management and control of the District's Risk Management Program and any and all insurance authorized by the Board of Trustees shall be a function of the Business Division.
- B. The Assistant Superintendent/Business Services shall be the Risk Manager for the District.
- C. The Risk Manager shall have authority to establish rules and procedures, consistent with Board policy, to insure the safety and well-being of pupils, employees and the public while on or in school district property. Such rules and procedures shall be designed to maintain the District's liability at a minimum and insurance premiums as low as possible consistent with insurance requirements and the exposures insured.
- D. The latest available professional risk management techniques shall be utilized to identify, analyze, and minimize risks inherent in the operation of District programs.
- E. Risk considered as unretainable shall be transferred. Such transference shall normally be through the purchase of insurance; however, the use of a "pooling" agreement is permissible if considered in the best interest of the District.

II. PROGRAM/SITE MANAGER RESPONSIBILITY

- A. It shall be the responsibility of each Program/Site manager to be constantly alert to the risks inherent in its operation and to make every effort to minimize such risks.
- B. The Program/Site shall educate employees concerning their responsibilities under the Risk Management program and enlist their support in minimizing such risks.
 - 1. Each employee shall be charged not only with operating in the safest manner possible, but with alerting others, especially management, to any possible hazard and to safer and/or better methods of operating.
- C. Each Program/Site Manager shall be charged with the safekeeping of all assets charged to the program, and with the security of the facility which houses the program, unless that duty has been specifically charged to another person.
- D. Program/Site Activities - Each Program/Site Manager shall be responsible for the following:
 - 1. Completion of questionnaires and survey forms on existing activities.
 - 2. Notification of new or proposed activities to the Risk Manager.
 - 3. Cooperation with the Risk Manager for on-site inspections and analysis of physical operations.
- E. Program/Site Safety Committee
 - 1. Each Program/Site Manager shall form a safety committee in accordance with Board Policy 3516 and 3516/AR-1.
 - 2. Copies of safety committee reports shall be forwarded to the Risk Manager.

III. PLACEMENT OF INSURANCE

- A. The Risk Manager shall make every effort to obtain insurance coverage at the most economical cost, consistent with required service, by obtaining quotations, by competitive bidding, or through negotiation, using whichever method is considered most advantageous to the District.
- B. The Risk Manager shall report insurance requirements, together with all relevant information including premium quotations, and his recommendations for placing such insurance to the Superintendent, who shall present his recommendations to the Board of Trustees.
- C. Upon authorization by the Board of Trustees, the Risk Manager shall place such insurance in accordance with said authorization and the relevant provisions of these rules and regulations.
- D. In an emergency, the Risk Manager shall place insurance and the Superintendent shall immediately report such placement for ratification by the Board of Trustees.
- E. The Risk Manager shall be responsible for maintaining continuous coverage of all insurance programs mandated by law or Board policy.

IV. TYPES OF EXPOSURES TO BE PROTECTED AGAINST

The following insurance shall be carried in accordance with applicable rules and regulations and/or such self-insurance program as the Board of Trustees may authorize:

- A. Fire and extended coverage insurance covering all buildings at replacement cost which are owned or occupied by the District, in such amounts as are authorized by the Board of Trustees.
- B. Comprehensive liability insurance or a self-funded program covering the District, members of the Board of Trustees, District officers and employees while acting in the discharge of their duties within the scope of their employment and/or under the directions of the Board of Trustees to include Errors and Omissions coverage.
- C. Fidelity bonds protecting the members of the Board of Trustees against loss occasioned by fraud or dishonesty of officers, employees and agents of the District.
- D. Worker's compensation insurance or a self-funded program covering all employees and volunteers of the District, pursuant to the Labor Code of the State of California and sufficient to provide benefits as prescribed by law.
- E. Casualty, fire, theft and extended coverage insurance on selected vehicles owned or operated by the District to the limits as specified by the Board of Trustees.
- F. Burglary and robbery insurance covering such monies and property as specified by Board action.
- G. Boiler and pressure vessel property damage insurance covering boilers and such pressure vessels and property to the limits deemed sufficient by the Risk Manager and as authorized by the Board of Trustees.
- H. Sprinkler leakage insurance on property where designated by the Risk Manager and authorized by the Board of Trustees.
- I. Umbrella accident insurance for students participating in field trips and athletic events and who are not otherwise covered.
- J. Student accident insurance will be made available and the premium paid by the student's parent or guardian.

- K. Programs of insurance in the area of employee fringe benefits such as hospital and medical insurance, dental insurance, and long-term disability insurance, but only in the kinds and to the limits authorized by the Board of Trustees.
- L. Such other insurance coverage as the Board of Trustees may authorize.

V. INSURABLE VALUE - BUILDINGS AND CONTENTS

- A. The insurable value of a building shall be defined as the replacement cost of such building less the non-insurable items set forth in the District's fire insurance forms.
- B. The term "contents", as used in connection with insurance, shall be defined to include all personal property not specifically excluded by the terms of the standard form for fire insurance policies.

VI. SETTLEMENT OF LOSSES

When any property covered by insurance is lost, damaged, or destroyed, a notice concerning the loss shall be sent immediately to all affected carriers or their representatives. The Risk Manager shall act as adjuster for the Board of Trustees in the settlement of losses and he shall sign the Proof of Loss as authorized.

VII. LIABILITY CLAIMS PROCEDURE

All claims for damages filed with the District pursuant to the Government Code of the State of California shall be referred to the appropriate insurance carrier or self-insurance administrator for recommendations regarding acceptance or rejection of the claim. Such recommendations shall be presented to the Board of Trustees for approval. For all claims rejected by the Board, a written notice of rejection shall be sent to the claimant of the statutes for filing court action pursuant to Section 945.6 of the Government Code of the State of California.