

AP 6540 Insurance

Reference:

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

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

1. Liability insurance for damages for death, injury to person, or damage or loss of property.
2. Liability insurance for the personal liability of the members of the Board of Trustees 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 or her office or employment.
3. Fire insurance.
4. Real property damage.
5. Personal property loss or damage.
6. Insurance for College vehicles.
7. Insurance against "other perils" (Education Code Section 81601).
8. Workers compensation insurance.
9. Actuarial evaluation of the future annual costs of health and welfare benefits.

Taft College will minimize its liability for Workers Compensation claims by restricting authorization of attendance by employees at special activities and/or professional conferences when they are off duty or otherwise not in paid status.

Employees' who attend special activities and/or professional conferences at the request and expense of the College, while not in paid status, will be covered by Workers Compensation insurance.

Employees not in paid status, who attend special activities and/or professional conferences at the request of the College but at their own expense, will be covered by Workers Compensation insurance.

Employees who attend special activities and/or professional conferences at their own expense, not at the request of the College and while not in paid status, will not be covered by Workers Compensation insurance.

Employees who attend special activities and/or professional conferences at the College's expense will be covered by Workers Compensation insurance only for the portion of the trip involving the professional activity and not for any portion involving personal travel or activities.

Insurance Requirements

Service providers, including consultants and contractors, who provide services at the College's facilities are required to provide proof of insurance as follows:

1. General liability, in an amount specified by the College and listing the College as additional insured;
2. Vehicle liability, if driving on College grounds, in an amount specified by the College and listing the College as additional insured;
3. Workers' Compensation, if providing employees, for statutory limit; and
4. Other insurance coverage as deemed necessary by the College and by law including, but not limited to, surety bonds, professional liability, and hazardous materials handling.

Authority

As delegated by the Superintendent/President the Executive Vice President of Administrative Services is responsible for procuring and administering the required insurance coverage.

Definition

This policy outlines the District's required insurance coverage.

Responsibilities

Pursuant to Education Code Section 81603, the District, along with other California Community Colleges, is a member of the State Wide Association of Community Colleges (SWACC) JPA which provides for all of the District's insurance needs and includes coverage for the following:

Liability	\$5 million Limit of Liability
Professional Liability	\$5 million Limit of Liability
Property	\$250,000,000 Total Insured
Electronic Data Processing Equipment	\$4,822,300 Total Insured Values
Crime	\$5 million Employee Dishonesty Performance
Equipment Breakdown	\$100 M Total Insured Values

Department Procedures

Any incident that may require insurance discovery/coverage is submitted to the Administrative Services Office for all investigative, administrative and claims adjustment services.

1. Administrative Services Office is single point of contact.
2. Claims are presented to the Board of Trustees for appropriate action.