
**Allan Hancock Joint Community College District
Board Policy
Chapter 6 – Business and Fiscal Affairs**

BP 6540 INSURANCE

The Superintendent/President shall be responsible to secure insurance for the District as required by law, which shall include but is not limited to the liabilities described in Education Code Section 72506 as follows:

- Liability for damages for death, injury to persons, or damage or loss of property;
- Personal liability of the members of the Board of Trustees and 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 their office or employment. The Superintendent-President may authorize coverage for persons who perform volunteer services for the District.
- Workers' compensation insurance.

Insurance also shall include fire insurance and insurance against other perils.

The District may join in a joint powers agreement pursuant to Education Code Section 81603 for the purposes described in this policy.

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

Adopted: 4/26/94

Revised: 5/9/17

Allan Hancock Joint Community College District
Administrative Procedure
Chapter 6 – Business and Fiscal Affairs

AP 6540 INSURANCE

The District's risk management program shall be administered through joint powers agencies, whenever possible, appropriate, and fiscally prudent. The following risk coverage will be maintained in effect for the District and related entities:

- 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
- Actuarial evaluation of the future annual costs of health and welfare benefits
- Cybersecurity insurance to protect the District and related entities from damages due to breaches in information systems containing personal information of students, employees and Board members, theft of intellectual property or damages due to ransomware and loss of data.

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

Approved: No date
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