



ADMINISTRATIVE **PROCEDURE**

6540

DESERT COMMUNITY COLLEGE DISTRICT

INSURANCE

The Vice President, Business Affairs or designee shall be responsible for providing insurance coverage for the District. This provision may be met by the District joining in a joint powers agreement pursuant to EC Section 81603. EC 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.

Coverage shall include:

- 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 or 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. The District shall follow Governmental Accounting Standards Board 45 in providing and accounting for "other post-retirement benefit" costs.

Reference: Education Code Sections 70902; 72502; 72506; 81601 et seq.

*See Board Policy #7520 (Volunteers)

Approved by College Council: June 14, 2005
Updated: September 17, 2007
Next Review: September 2012

Administrator: VP Business Affairs