

Fresno Unified Board Policy (BP) 3530

Risk Management/Insurance

The Governing Board desires to promote the safety of students, staff, and the public while protecting district resources. The Superintendent or designee shall establish a risk management program that uses effective safety and loss control practices.

The District shall strive to keep its liability at a minimum and its insurance premiums as low as possible while maintaining adequate protection against loss which may occur due to hazards facing the District.

To determine the most economical means of insuring the District consistent with required services, the Superintendent or designee shall annually review the District's options for obtaining coverage, including qualified insurance agents, a joint powers agency, self-insurance, or a combination of these means. Decisions regarding the means of insuring the District shall be based on a careful analysis of past claims records indicating the frequency and magnitude of losses and a prediction of future losses.

To minimize the district's exposure to liability, the Board shall adopt clear policies related to discrimination, harassment, safety procedures, and the timely handling of claims. The Superintendent or designee shall enforce these policies and related procedures fairly and consistently. The Superintendent or designee shall provide safety-related training and protective equipment to staff as appropriate for their position.

The District shall require appropriate evidence of insurance from entities using District facilities, including booster clubs and Parent Teacher Organizations.

The Superintendent or designee shall periodically report to the Board on the district's risk management activities, including, but not limited to, the district's property and liability risks and exposures and the effectiveness of the district's risk management and loss control practices.

Fresno Unified School District prohibits discrimination, harassment (including sexual harassment), intimidation, and bullying based on actual or perceived race, color, ethnicity, national origin, immigration status, ancestry, age (40 and above), religious creed, religion, political belief or affiliation, gender, gender identity, gender expression, genetic information, mental or physical disability, sex, sexual orientation, marital status, pregnancy or parental status, childbirth, breastfeeding/lactation status, medical condition, military and veteran status, or association with a person or a group with one or more of these actual or perceived characteristics or any other basis protected by law or regulation, in its educational program(s) or employment.

Legal Reference:

EDUCATION CODE

17029.5 Contract funding; board liability
17565-17592 Board duties re property maintenance and control
32350 Liability on equipment loaned to District
35162 Power to sue, be sued, hold and convey property
35200-35214 Liabilities
35208 Liability insurance
35211 Driver training civil liability insurance
35213 Reimbursement for loss, destruction, or damage of personal property
35214 Liability self-insurance
35331 Medical or hospital service for students on field trip
39837 Transportation of pupils to places of summer employment
41021 Requirement for employees' indemnity bonds
44873 Qualifications for physician (liability coverage)
49470-49474 District medical services and insurance

GOVERNMENT CODE

820.9 Board members not vicariously liable for injuries caused by District
831.7 Hazardous recreational activities
989-991.2 Local public entity insurance

CROSS REFERENCES:

0410 Nondiscrimination in District Programs and Activities
0450 Comprehensive Safety Plan
3320 Claims and Actions Against the District
4030 Nondiscrimination in Employment

4119.11/4219.11/4319.11 Sexual Harassment
4157/4257/4357 Employee Safety
4157.1/4257.1/4357.1 Work-Related Injuries
5142 Safety
5145.3 Nondiscrimination/Harassment
5145.7 Sexual Harassment
9260 Legal Protection

Policy FRESNO UNIFIED SCHOOL DISTRICT
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Policy Section: 3000 Business and Noninstructional Operations